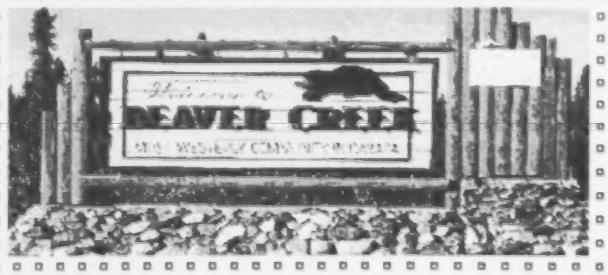
COMMUNITY HOUSING STUDY

MARSH LAKE HOUSING REPORT

JANUARY, 2001

YUKON HOUSING CORPORATION



MARSH LAKE

COMMUNITY HOUSING REPORT

A Study on Housing Quality

A Research Project by:

Yukon Housing Corporation

Report Date: January 2001

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MARSH LAKE COMMUNITY HOUSING REPORT

EXECUTIVE SUMMARY

GENERAL INFORMATION

The Yukon Housing Corporation, in conjunction with the Northern Research Institute, undertook a housing study in Marsh Lake in February 2000. The purpose of the study was to look at the quality of housing in the community. A total of 81, randomly selected, households were interviewed.

This summary provides key highlights of the Marsh Lake housing study. The study looks at dwelling adequacy, dwelling affordability, dwelling suitability, access to home ownership, as well as seniors and elders needs. It also compares Marsh Lake with the Yukon.

DWELLING ADEQUACY – KEY HIGHLIGHTS

The study looks at *dwelling adequacy*, which refers to:

- the energy efficiency of the dwelling;
- the state of repair of the dwelling;
- the presence or absence of basic facilities in the dwelling;
- the need for health and safety considerations in the dwelling including running water, electricity, heat, and smoke alarms; and
- the desire of the occupants to improve the dwelling.

ENERGY EFFICIENCY

Just over 25 percent of Marsh Lake households pay more than $2 per square foot to heat their homes (page 10)[1]. A number of factors come into play when considering energy costs including the type of window pane, the thickness of walls, and the kind of heating system. Energy related repair needs in Marsh Lake are 19 percent versus 14 percent for the Yukon (page 21).

STATE OF REPAIR

Forty-three percent of all dwellings in Marsh Lake require major repairs compared with 33 percent in the Yukon (page 24). Just over 26 percent of Marsh Lake households require major repairs to roof or exterior siding (page 26). Another 16 percent of dwellings require minor repairs (page 29). Minor repairs include such things as windows, and insulation (page 30).

BASIC FACILITIES

Eighty-one percent of the Marsh Lake dwellings have basic amenities such as hot and cold water, toilet, sink, bath and electricity while 19 percent lack some basic facilities (page 32). The Yukon wide results show 4 percent of dwellings lacking basic facilities.

HEALTH AND SAFETY DEFICIENCIES

Fifty-one percent of Marsh Lake dwellings have health and safety deficiencies (page 34). These deficiencies may range from not having a kitchen exhaust system to not having adequate sewage disposal. For example, 9 percent of dwellings do not have working smoke alarms (page 35). Results are very similar between Marsh Lake and the Yukon.

[1] The page numbers identified throughout this summary refer to the data in the Marsh Lake Community Housing Report.

DESIRED IMPROVEMENTS

Respondents stated they would like to make improvements including remodeling a kitchen to major structural repairs. Just over 22 percent of respondents would like to replace their dwelling's roof or siding kitchen (page 41).

DWELLING AFFORDABILITY - KEY HIGHLIGHTS

The study looks at *dwelling affordability*, which refers to:

- whether the occupants pay 30 percent of their gross income for shelter costs.

AFFORDABILITY PROBLEM

Sixty-six percent of Marsh Lake respondents do not have an affordability problem while 4 percent have a potential problem. Only 5 percent have an affordability problem (page 43). Marsh Lake and Yukon results are different. Affordability seems to be less of a problem in Marsh Lake than in the rest of the Yukon.

DWELLING SUITABILITY – KEY HIGHLIGHTS

The study looks at *dwelling suitability*, which refers to:

- the number of bedrooms in the dwelling; and
- the ease of access for the disabled and elderly.

CROWDING

Five percent of Marsh Lake households do not have enough bedrooms (page 45). This compares with 6 percent for the Yukon.

ACCESSIBILITY FOR DISABLED AND ELDERLY

Just over 6 percent of Marsh Lake households have one disabled person (page 48). Not all households are equipped with accessibility features such as raised counters and lever handles. For example, 20 percent of Marsh Lake households with at least one disabled person require ramps, 20 percent require wheel chair access, 20 percent require handrails and grab bars, 20 percent require raised counters, and 40 percent require lever handles (page 50).

ACCESS TO HOME OWNERSHIP – KEY HIGHLIGHTS

The study looks at *access to home ownership* in terms of:

- reasons for renting.

RENTING

There are many reasons why people choose to rent rather than buy their own homes. In the study, renters' responses range from "there is a lack of desirable housing in the community" to "not wanting to upkeep a home." Aside from the unspecified "Other" answer, no desirable houses at 22 percent, monthly payments at 22 percent, down payment at 44 percent, no upkeep at 22 percent, and uncertainty at 33 percent were the most common answers (page 52).

SENIORS AND ELDERS NEEDS - KEY HIGHLIGHTS

The study looks at the *needs of seniors and elders* in terms of:

- dwelling suitability.

DWELLING SUITABILITY

Senior households make up 27 percent of Marsh Lake households (page 54). Like the Yukon at 36.5 percent, 27.3 percent of respondents in Marsh Lake said mobility was one of the biggest problems for seniors in their homes (page 59).

COMMUNITY HOUSING STUDIES METHODOLOGY

BACKGROUND

In 1986, national census data was released that indicated the need for improved housing quality in Yukon. That data suggested that housing quality in the territory was among the lowest in Canada. Since then, the Yukon Housing Corporation has strengthened existing programs and created new programs to assist Yukoners to improve the quality of their housing.

The Yukon Housing Corporation wishes to continue its effort to help Yukoners improve their housing. In order to do that, the Yukon Housing Corporation requires good quality information to determine if its programs are helping to improve housing in the Yukon, and to possibly refocus the Yukon Housing Corporation's policies, programs and services to meet the needs identified by Yukoners.

STUDY DESIGN

In an effort to get up-to-date information on housing conditions and the housing needs of Yukoners, the Yukon Housing Corporation designed and managed a housing data collection project that consisted of a series of community housing surveys completed throughout the Yukon. These surveys were carefully designed to obtain answers to the Yukon Housing Corporation's critical policy questions. These policy questions can be grouped into three general standards of housing quality. These standards are also used to assess housing quality throughout Canada. They are:

- *Dwelling Adequacy* (physical condition): refers to the presence or absence of basic health and safety features in the home, for example, running water, electricity, heat, smoke alarms are basic health and safety features.
- *Dwelling Affordability* (dwelling costs with respect to household income): refers to a measure of the ability of the occupants to pay for their housing. This includes an analysis of the affordability of home ownership as compared to home renting.
- *Dwelling Suitability* (factors such as crowding and accessibility): refers to the appropriateness of the dwelling for the current occupants. For example, is the home accessible for its occupants, or are there enough bedrooms. This section included a special analysis of seniors' and elders' needs.

Each of these three housing quality standards contains sub-themes. For example, the first one, *Dwelling Adequacy,* is comprised of the following:

- Energy Efficiency,
- State of Repair,
- Presence or Absence of Basic Facilities,
- Health and Safety Items,
- and Desirable Improvements.

The information provided in the responses to the community housing surveys allows the Yukon Housing Corporation to determine the quality of dwellings in each community.

This housing quality indicator report provides a summary of the responses to the questions in the community housing survey. It also provides information on a Yukon wide basis to allow the reader to compare housing conditions in your community with those in the Yukon in general.

PROCESS

The Yukon Housing Corporation contracted with the Northern Research Institute to complete the door-to-door surveying. The Northern Research Institute recruited and trained the surveyors, and administered the survey.

Community Housing Surveys were completed for the communities of Beaver Creek, Burwash Landing, Carcross, Carmacks, Dawson City, Destruction Bay, Haines Junction, Marsh Lake, Mayo, Ross River, Teslin, Watson Lake, and Whitehorse.

In each of the 13 communities surveyed, the local government, and the relevant First Nation government were informed of, and included in the process. Their assistance was critical to our success in obtaining excellent quality housing data in these studies. In return, Yukon Housing Corporation committed to providing this report on housing quality to these communities.

The Northern Research Institute hired interviewers from each community with the exception of one community where no local people applied for the positions. In every case, the local government and the relevant First Nation government office were contacted in advance of the survey. In many communities, Yukon Housing Corporation and Northern Research Institute staff met with officials from those offices to review the surveying process in the community and to provide information to those concerned.

SAMPLE DESIGN AND SAMPLE SIZE

The Yukon Housing Corporation and the Northern Research Institute physically mapped all occupied dwellings in each of the communities that were surveyed. From this "population" of dwellings, we randomly sampled a specific number of households to interview. For each community, Yukon Housing Corporation determined the correct number of households to survey in such a way as to make the quality of the data the same in each community. As a result, in each community, the data is statistically accurate within 10 percent, 19 times out of 20. In Marsh Lake[2], 81 households were surveyed out of an estimated 469 dwellings.

TIME OF DATA COLLECTION

The surveying was done in Marsh Lake in February 2000.

[2] For the purposes of this study, the following areas were surveyed: Alaska Highway from Grayling Place past the Yukon River to Judas Creek as well as McClintock Bay, Army Beach, Old Constabulary, and Judas Creek.

DATA QUALITY

A random sample survey was completed for each community. Of the approximately 11,700 households in the Yukon, 2,138 households were surveyed through this process. In each community, this survey yielded very high quality, statistically valid data. The confidence interval of the data is 95 percent; the margin of error is 10 percent [3].

USEFULNESS OF DATA

The housing data is stored in a database that will allow us to look at the data in a variety of ways in order to assess the housing conditions and needs of many different groups within the Yukon population. By analyzing the data in a variety of ways, the Yukon Housing Corporation will be able to make the best possible program and policy decisions to help Yukoners improve their housing.

The data will also provide communities and First Nations with a useful tool that will help them to make decisions about housing improvement priorities.

Data can be provided in more detailed breakdowns and cross-tabulations. It can also be provided in the form of customized report. For example, an energy report will be prepared.

CONFIDENTIALITY

Yukon Housing Corporation is obliged to protect the identities of individual respondents. In general, no information that is confidential under the provisions of the *Statistics Act* and the *Access to Information and Protection of Privacy Act* will be divulged.

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[3] When a sample survey is conducted, the results depend on who was selected to be in the survey. A different sample of people might yield different results. The amount of variability in the results obtained from different samples is called the sampling error. We can measure the sampling error by applying statistical formulas. This error can be reported in various ways, one of which is a confidence interval. A confidence interval is a range of likely values. When a sample survey is conducted, we can estimate the proportion of people with some characteristic. Often accompanying the point estimate, a 95 percent confidence interval is given. If you repeated the survey over and over, 95 percent of the time the result would be within the given range, which in this case, is 10 percent.

REPORT FORMAT

This report will consist of a series of pages of charts. Each page will focus on one specific housing topic. The top chart on each page will show the data for that topic from each community, and the bottom chart will show the corresponding Yukon wide data. The data is presented in this way to allow easy comparison of community data with that of the territory as a whole.

In many cases, the charts will show one factor against another factor. Please note, one factor alone is not completely predictive of another factor. In most cases, there are numerous factors that influence the end result.

In the report, a series of charts are presented. For example, energy costs are considered in the context of wall thickness versus energy costs per square foot; window type versus energy costs per square foot; and measures to control energy loss versus energy costs per square foot. These comparisons allow the reader to draw conclusions about the total effect of all of the factors regarding energy costs per square foot.

USE OF INFORMATION

Data is provided for information purposes only. Interpretation and use of data in decision making is the sole responsibility of the user.

1 DWELLING ADEQUACY

The following characteristics of dwellings were used as indicators of the adequacy of the dwelling:

- energy efficiency,
- state of repair,
- basic facilities, presence or absence,
- health and safety considerations, presence or absence of various features, and
- desirable improvements.

1.1 ENERGY EFFICIENCY

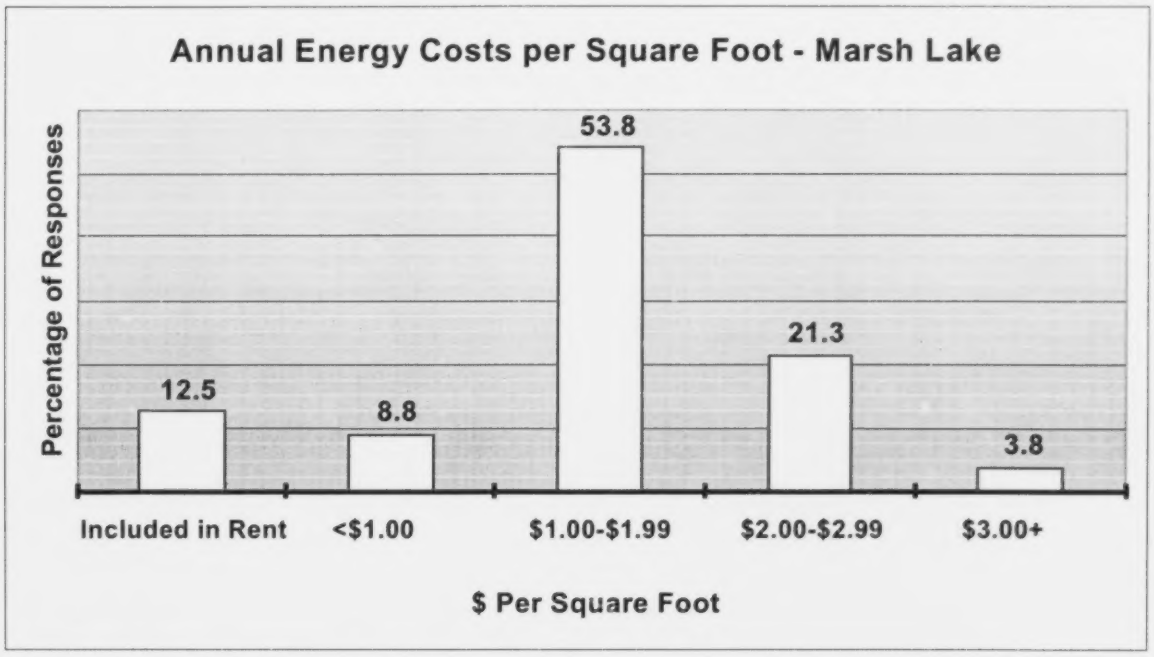
The following 12 sub-themes illustrate various factors related to the energy efficiency of dwellings in Marsh Lake and the Yukon:[4]

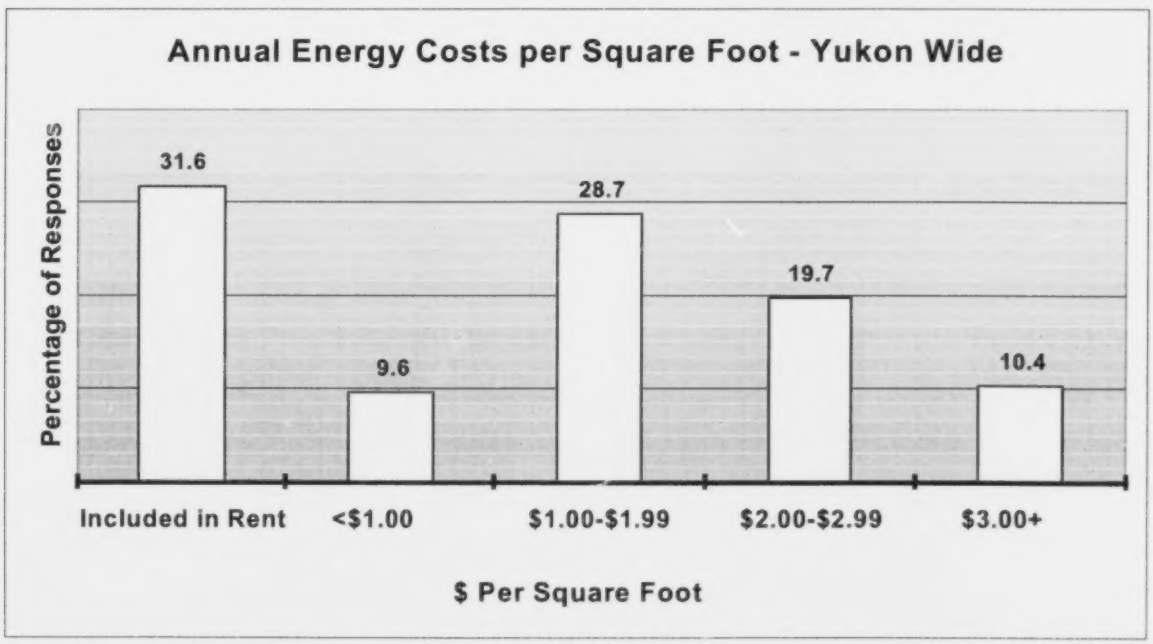
- ⇒ **ANNUAL ENERGY COST PER SQUARE FOOT,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING SIZE,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING TYPE,**
- ⇒ **ANNUAL ENERGY COST PER SQUARE FOOT VERSUS AGE OF THE DWELLING,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING'S WALL THICKNESS,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL,**
- ⇒ **ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING SYSTEM,**
- ⇒ **ANNUAL ENERGY COST VERSUS HEAT LOSS PREVENTION MEASURES,**
- ⇒ **PERCENTAGE OF DWELLINGS WITH AN ENERGY RELATED REPAIR NEED,**
- ⇒ **ANNUAL ENERGY COST PER SQUARE FOOT VERSUS ENERGY RELATED REPAIR NEED.**

[4] ANNUAL ENERGY COST PER SQUARE FOOT: In calculating the energy cost per square foot, it should be noted that dwelling square footage includes the main floor and the second floor if applicable. It does not include the basement square footage even if the basement is heated. As well, the calculation of the annual energy cost includes the annual cost of heating fuel and the annual cost of electricity.

1.1.1 ANNUAL ENERGY COST PER SQUARE FOOT

These bar charts depict heating costs per square foot that households pay in Marsh Lake and in the Yukon.



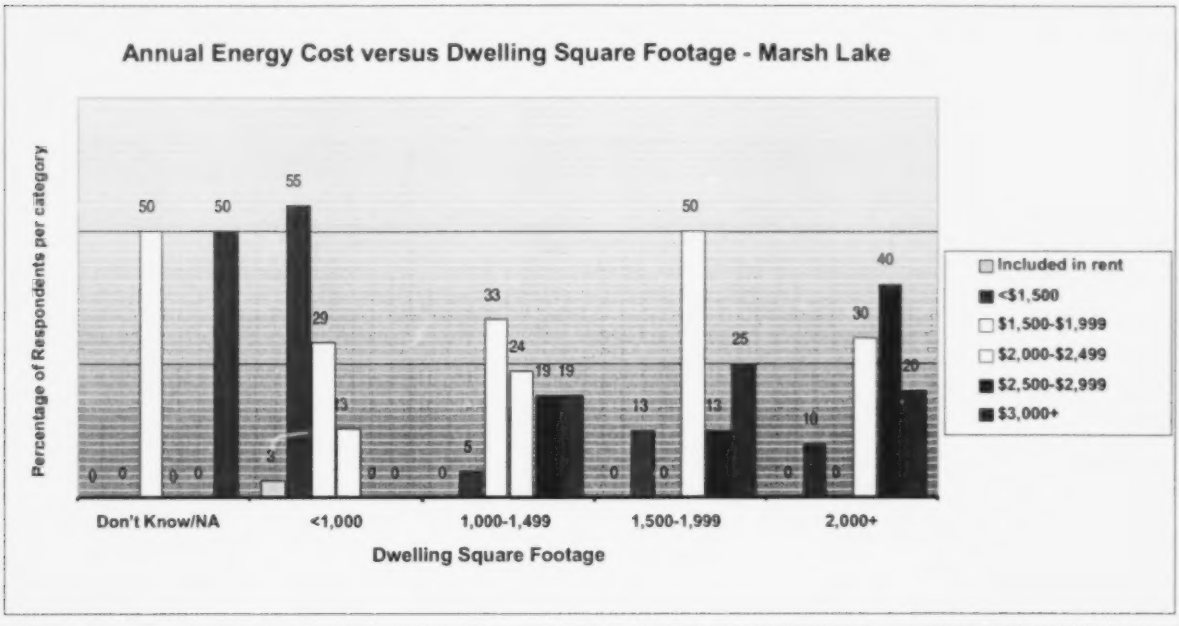


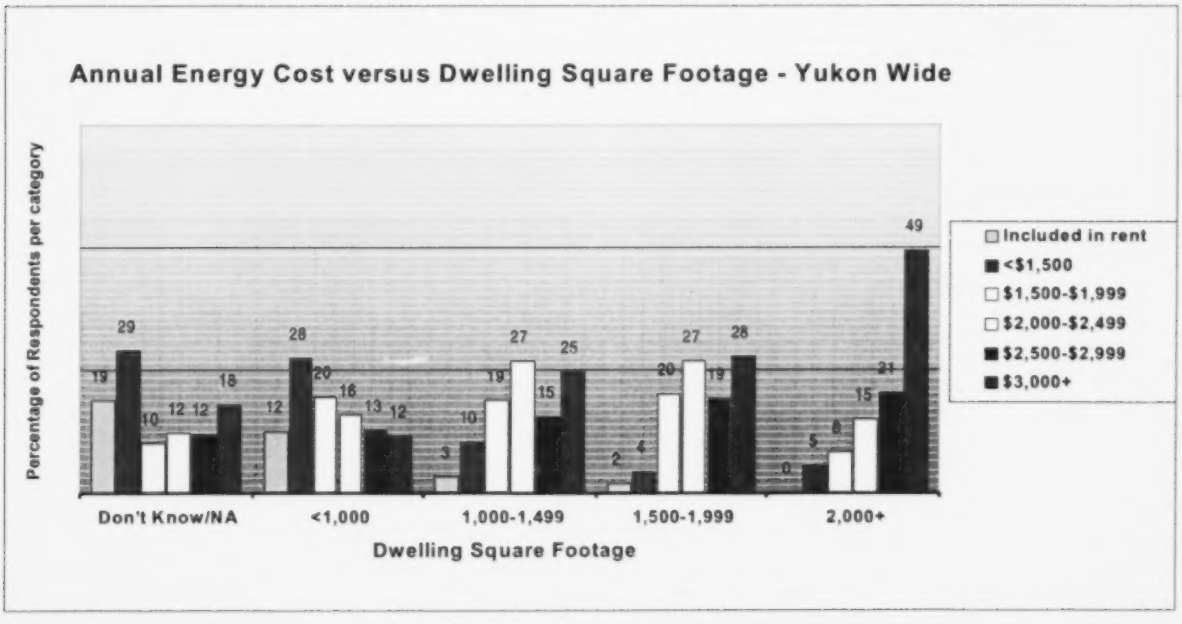
HIGHLIGHTS

- 62.6 percent of Marsh Lake respondents, who pay for their own heat, pay less than $2 per square foot.
- 38.3 percent of Yukon respondents pay less than $2 per square foot.

1.1.2 ANNUAL ENERGY COST VERSUS DWELLING SIZE

These bar charts show the relationship between annual energy costs for householders and the square footage of their dwellings.



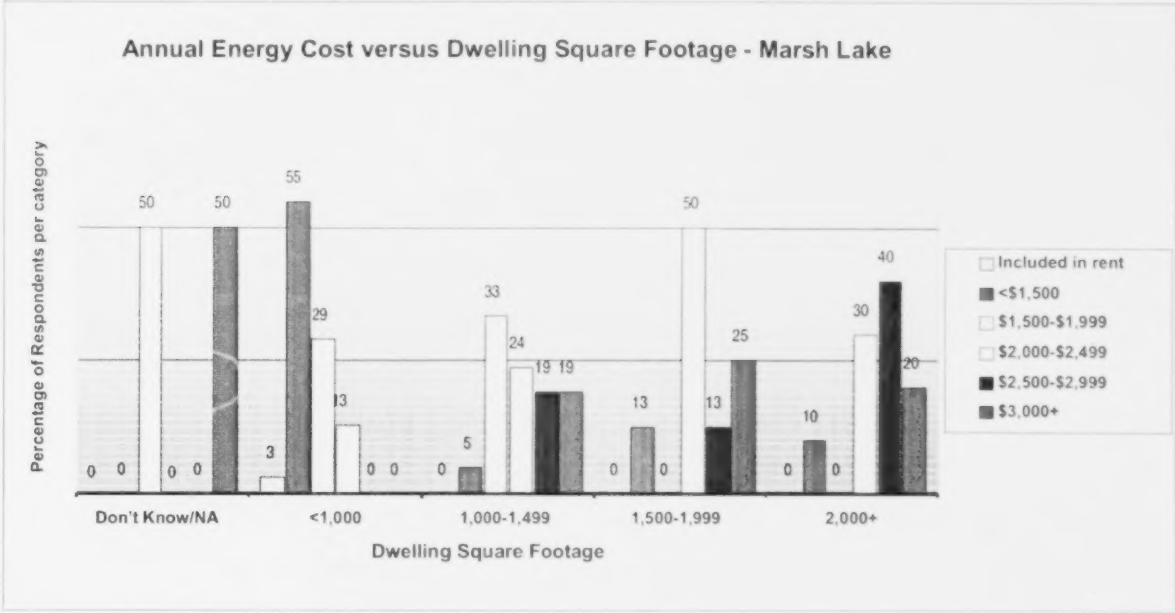


HIGHLIGHTS

- Generally, larger homes will have higher heating bills because of greater square footage. This is the case in Marsh Lake.

1.1.2 ANNUAL ENERGY COST VERSUS DWELLING SIZE

These bar charts show the relationship between annual energy costs for householders and the square footage of their dwellings.

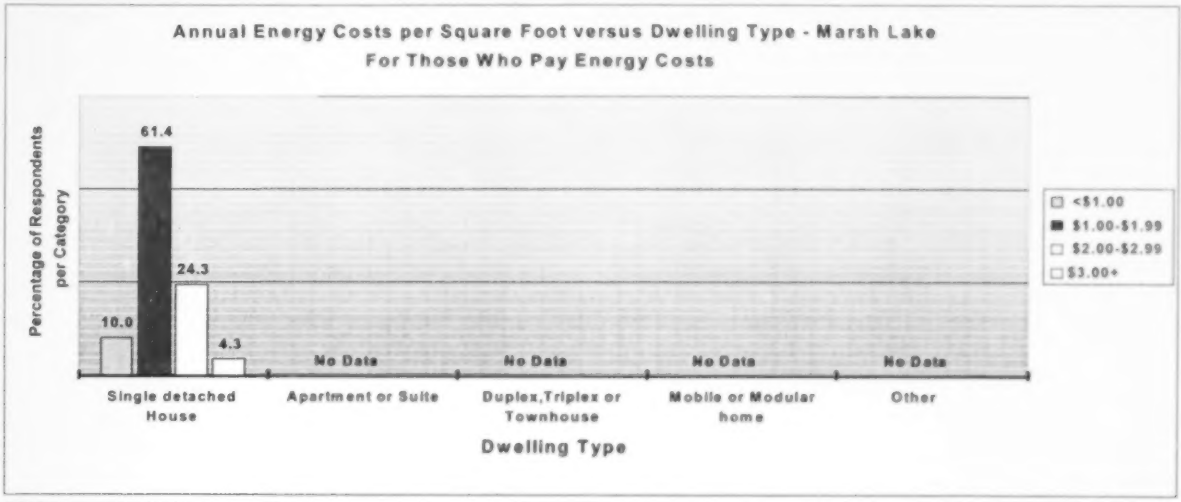


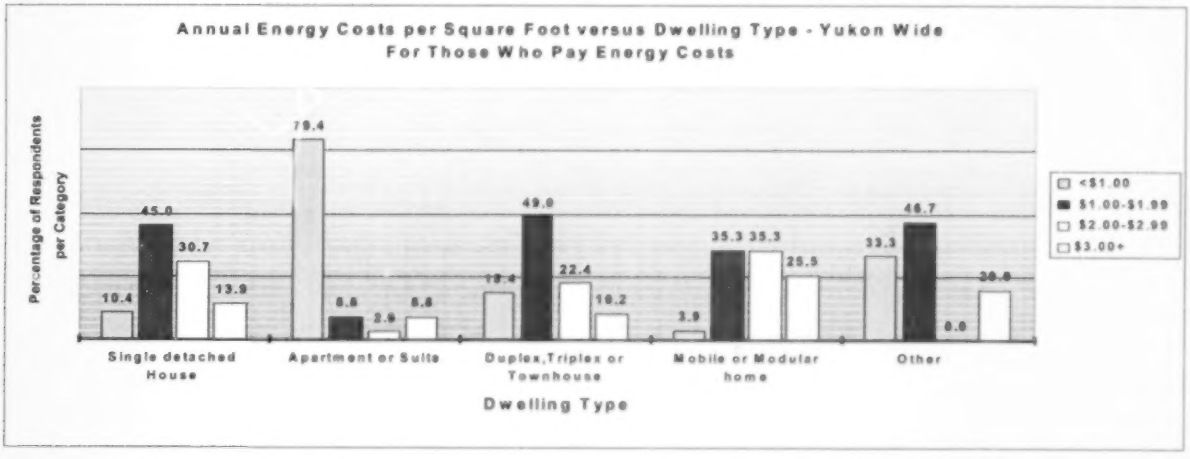
HIGHLIGHTS

- Generally, larger homes will have higher heating bills because of greater square footage. This is the case in Marsh Lake.

1.1.3 ANNUAL ENERGY COST VERSUS DWELLING TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling type.



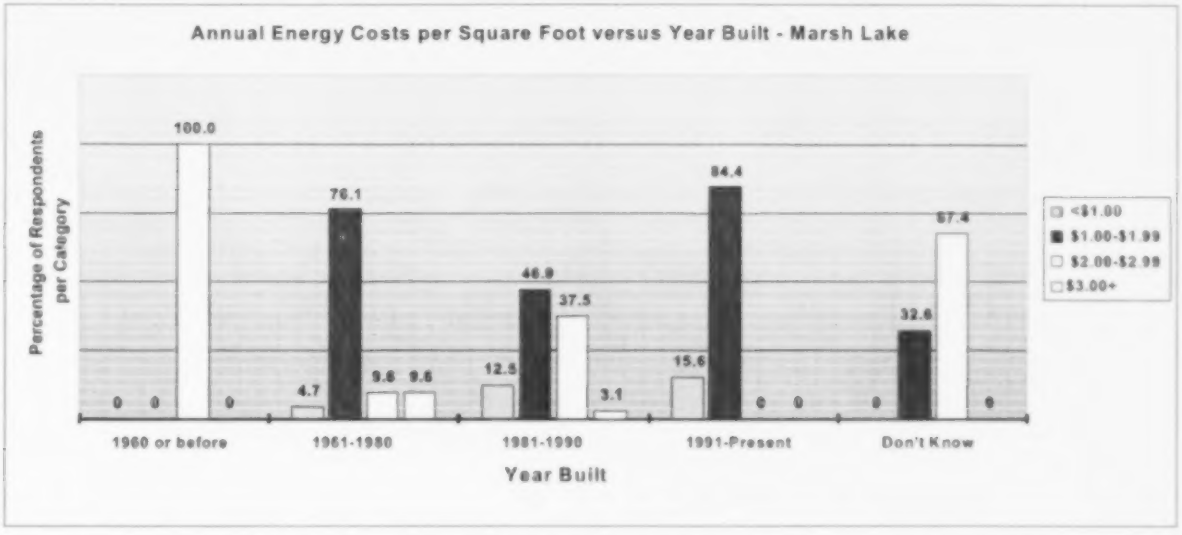


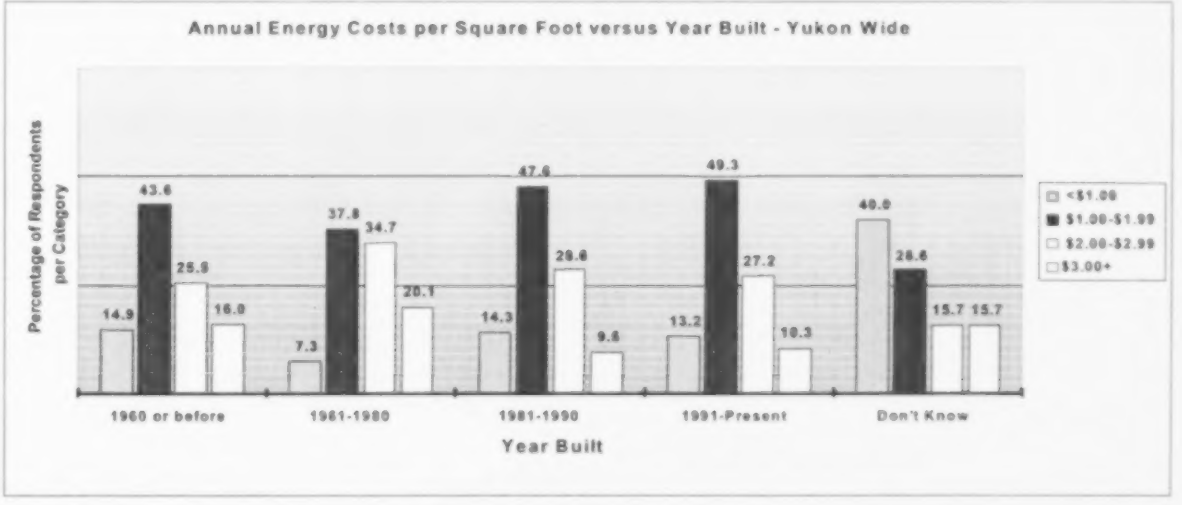
HIGHLIGHTS

- 28.6 percent of single detached dwellings in Marsh Lake cost more than $2 per square foot to heat.
- Responses were only provided for single detached dwellings.
- The "Other" category includes dwellings that do not fit into any other category, for example, a five-plex or a mobile home with additions.

1.1.4 ANNUAL ENERGY COST PER SQUARE FOOT VERSUS AGE OF THE DWELLING

These bar charts show the relationship between annual energy costs per square foot for householders and the age of the dwelling.





HIGHLIGHTS

- 100 percent of dwellings built in 1960 or before have heating costs between $2 and $2.99 per square foot. This represents one household.
- A larger percentage of newer homes have heating costs less than $1 per square foot.
- 68 percent of dwellings built between 1981 to 1990 have heating costs less than $2 per square foot.
- 100 percent of dwellings built between 1991 to the present have heating costs less than $2 per square foot.
- Caution is advised in interpreting these results. Total numbers of dwellings in each category are quite low.

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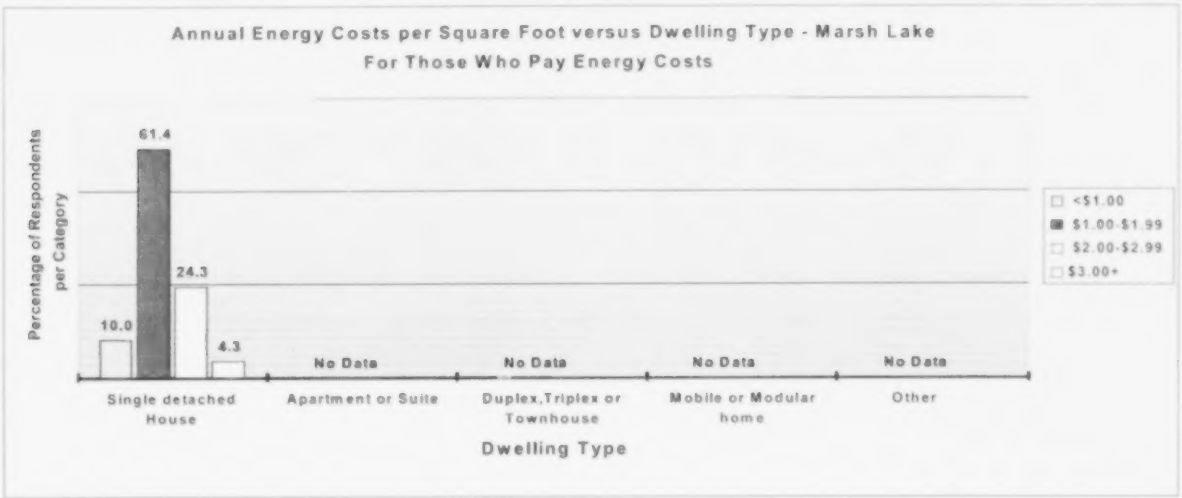
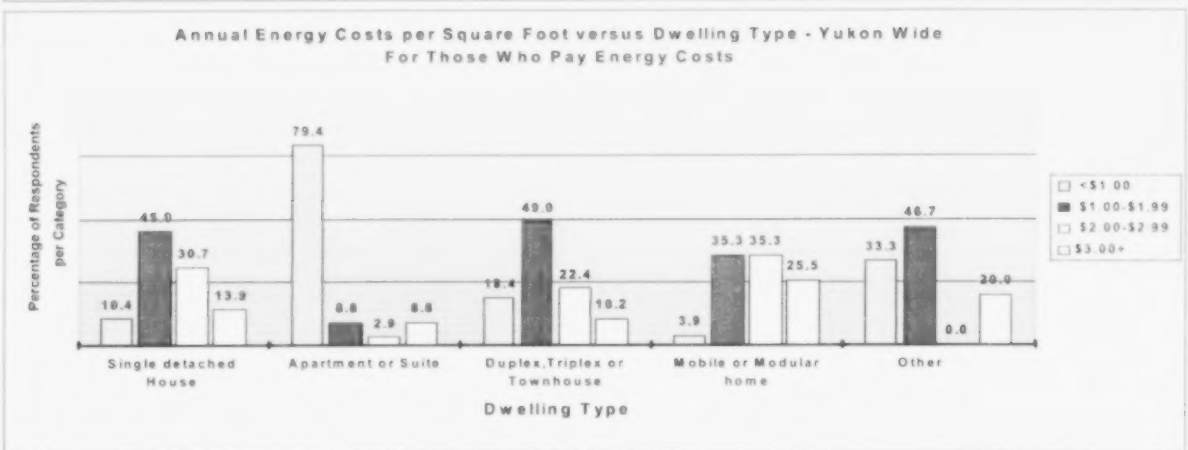
These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling type.





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- Responses were only provided for single detached dwellings.
- The "Other" category includes dwellings that do not fit into any other category, for example, a five-plex or a mobile home with additions.

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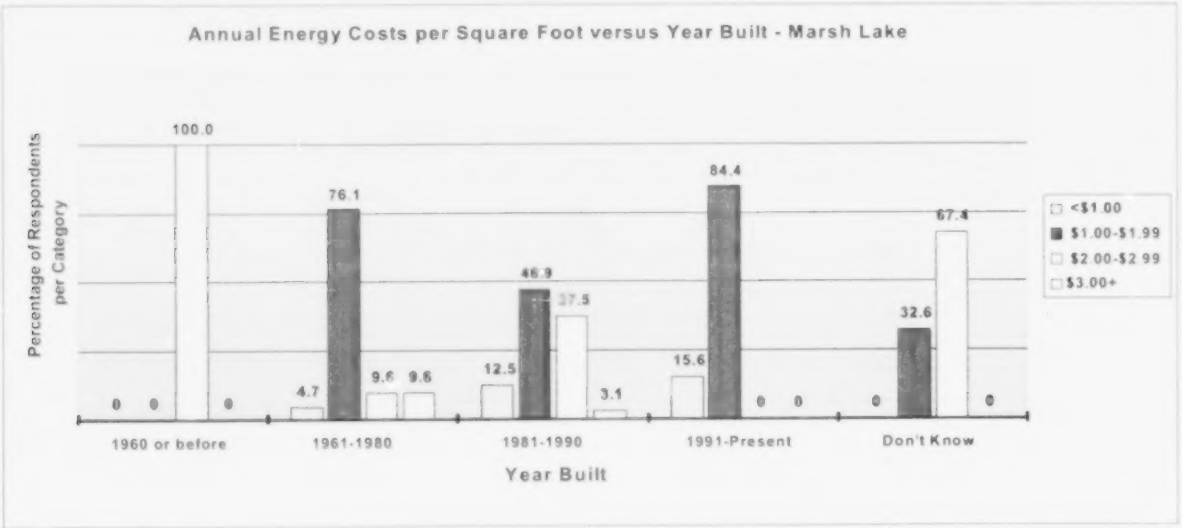

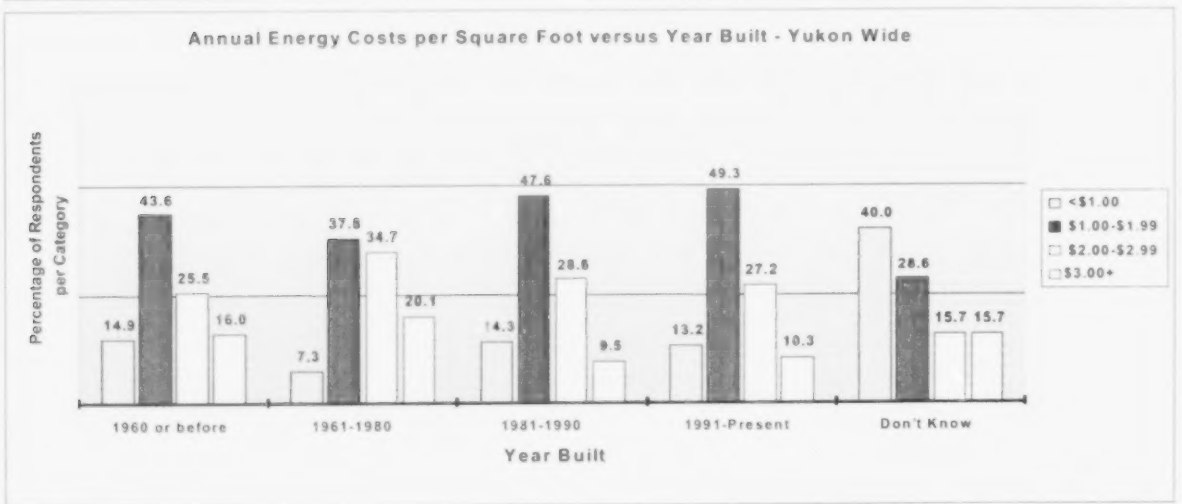

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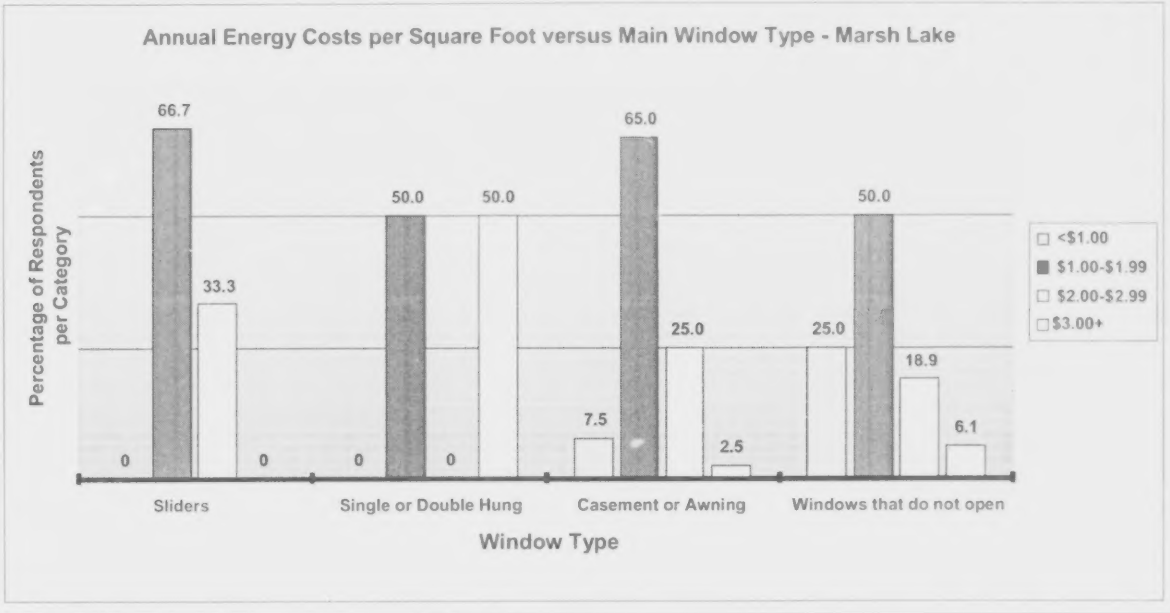
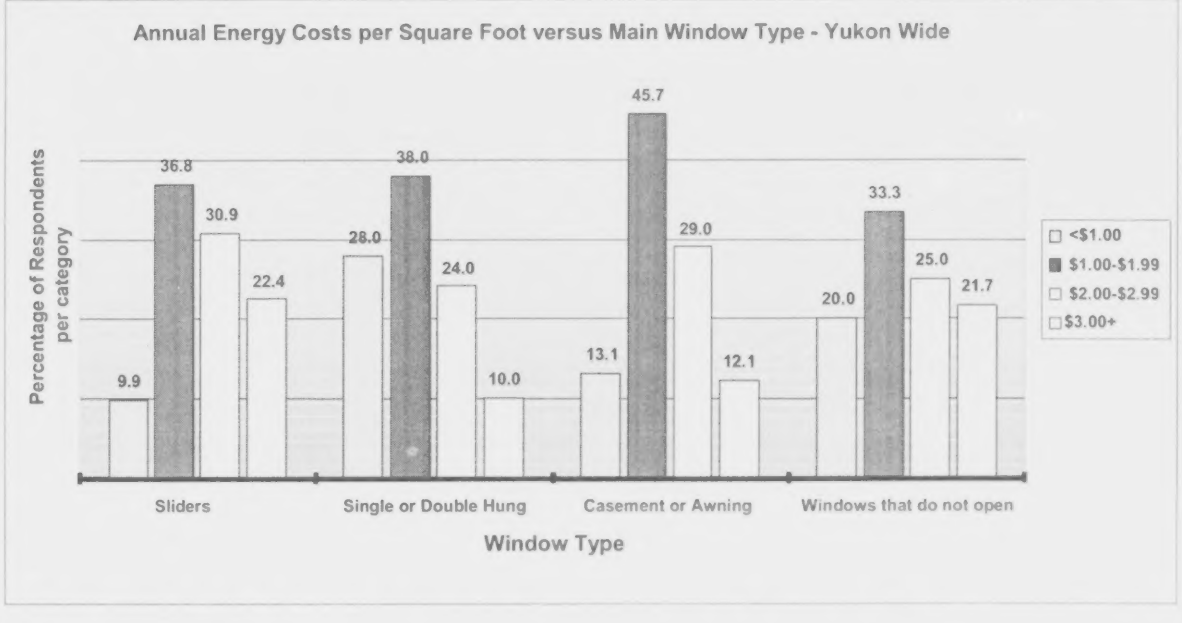
1.1.5 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window type.

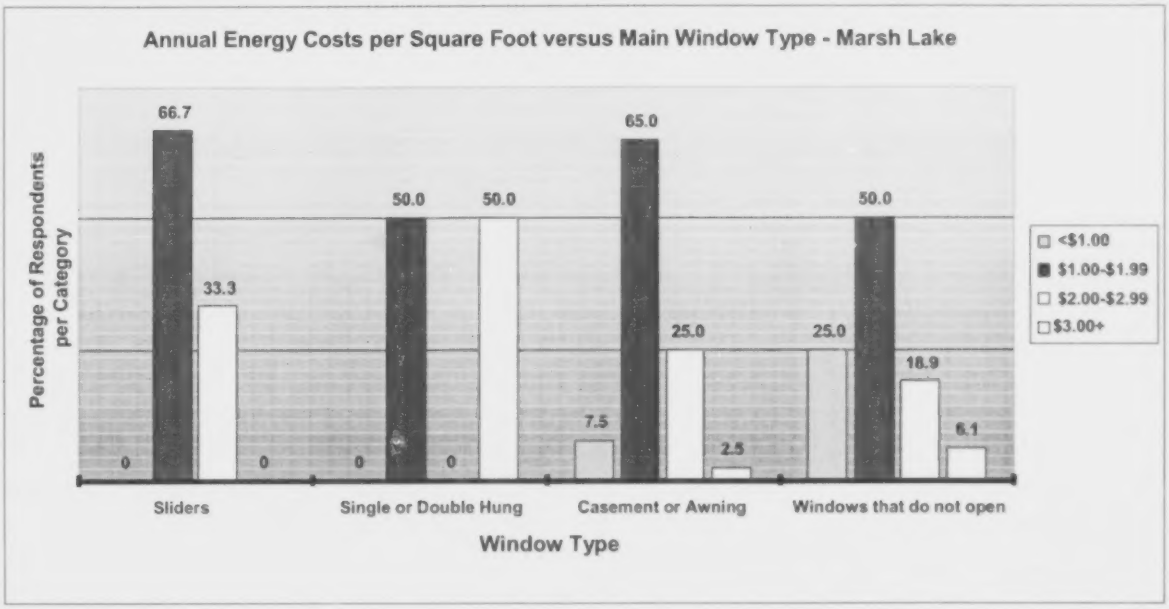


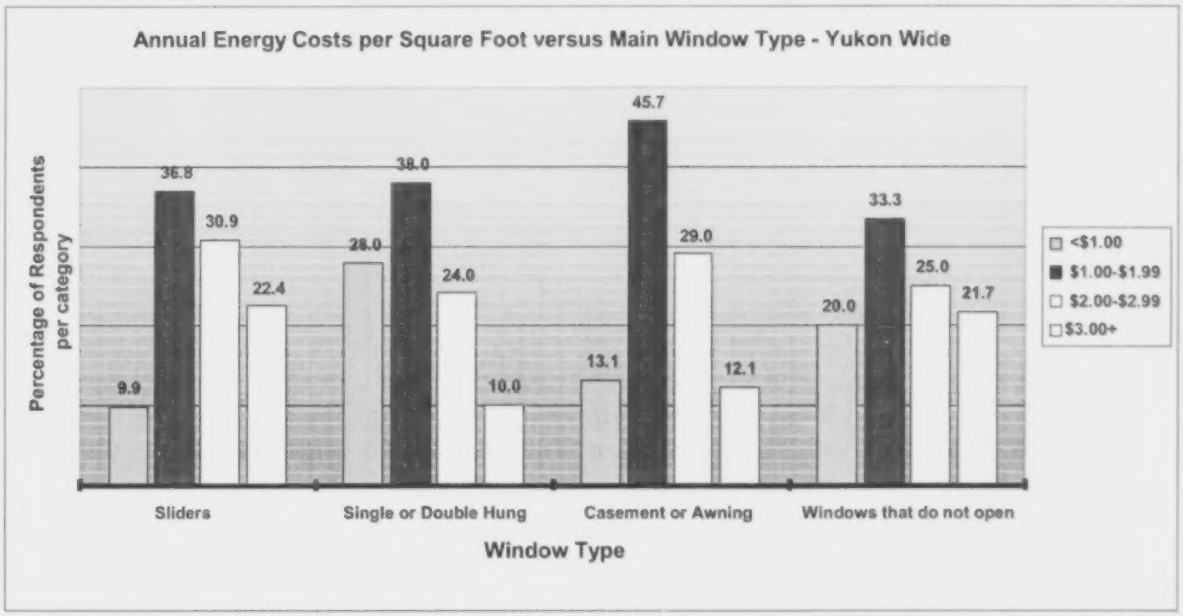


Definitions:
Sliders – windows that slide horizontally,
Single Hung – Lower portion of window slides upwards,
Double Hung – Lower portion of window slides upwards, and upper portion slides downwards, and
Casement – a portion of the window swings out horizontally or vertically.

1.1.5 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window type.





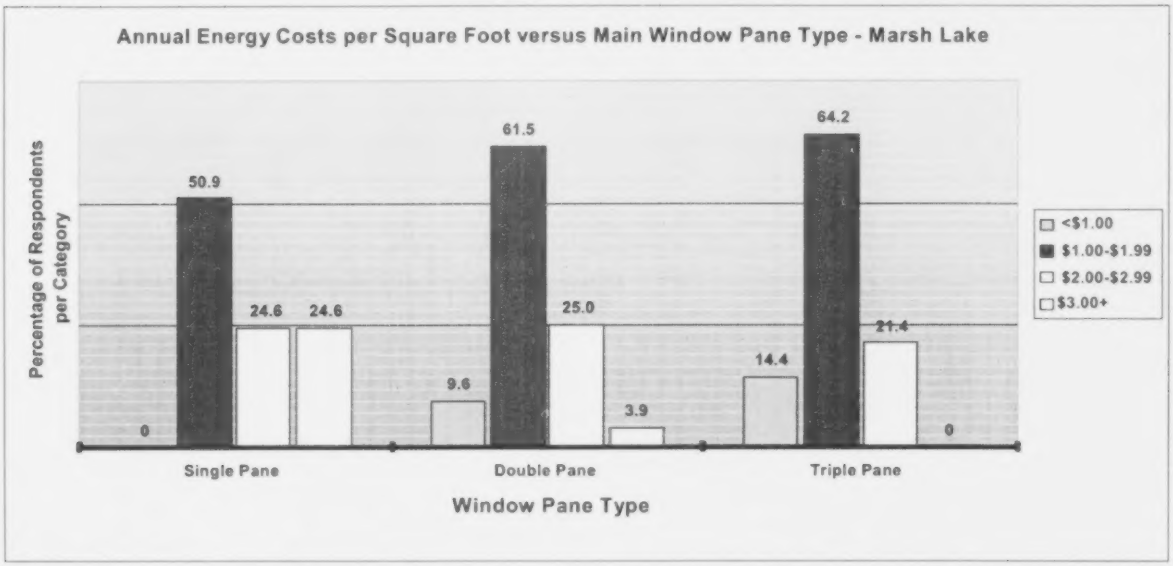
Definitions:
Sliders – windows that slide horizontally,
Single Hung – Lower portion of window slides upwards,
Double Hung – Lower portion of window slides upwards, and upper portion slides downwards, and
Casement – a portion of the window swings out horizontally or vertically.

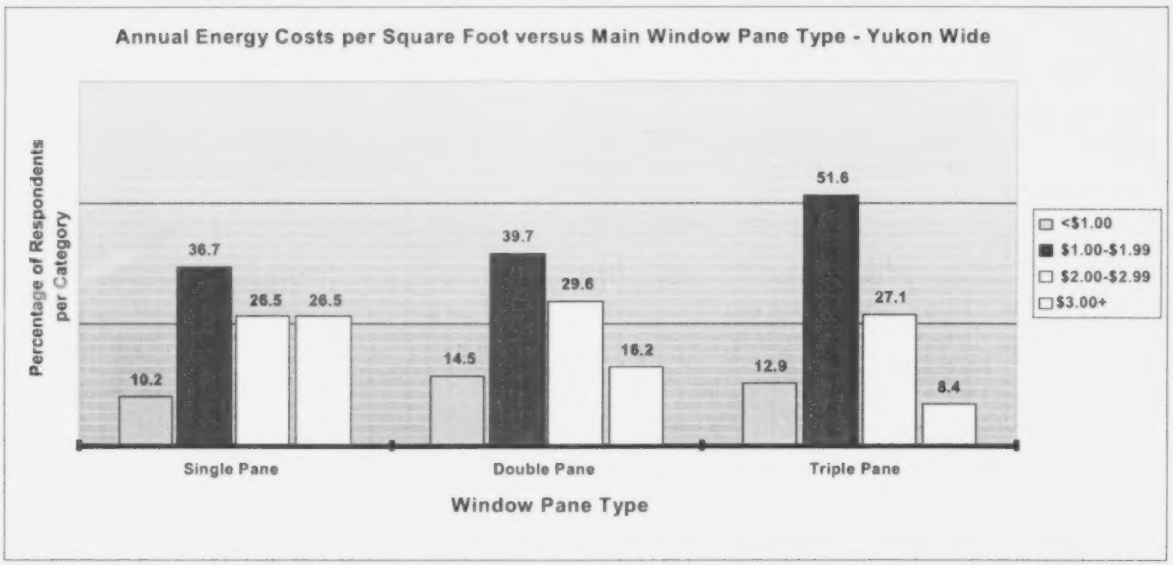
HIGHLIGHTS

- 66.7 percent of dwellings with slider windows have heating costs less than $2 per square foot.
- 50 percent of dwellings with single or double hung windows have heating costs less than $2 per square foot.
- 72.5 percent of dwellings with casement or awning windows have heating costs less than $2 per square foot.
- 75 percent of dwellings with windows that do not open have heating costs less than $2 per square foot.
- Note, caution should be exercised when identifying a causal relationship between one factor and another There are other factors such as levels and locations of insulation, and door types that have a significant on heating costs.

1.1.6 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window pane type.



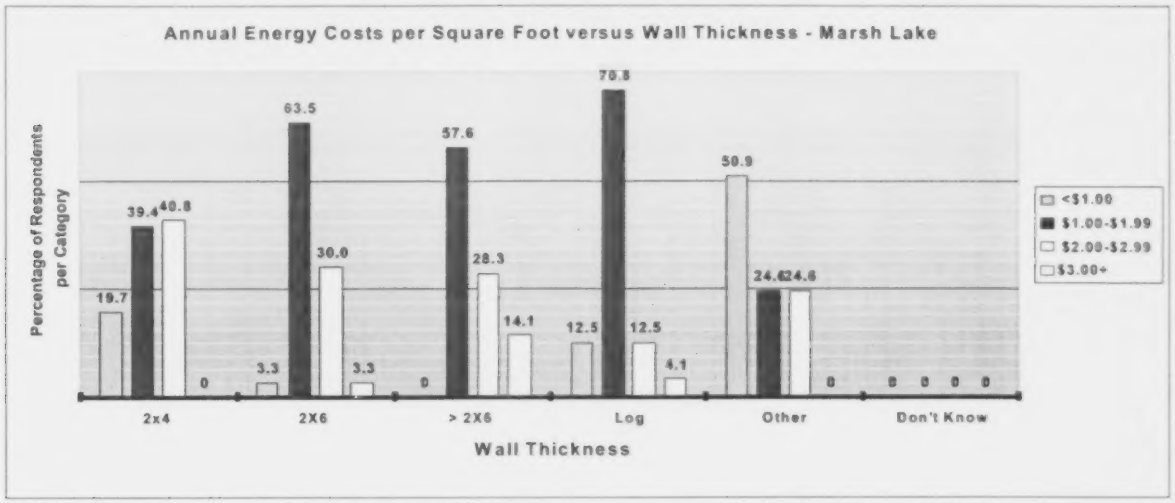


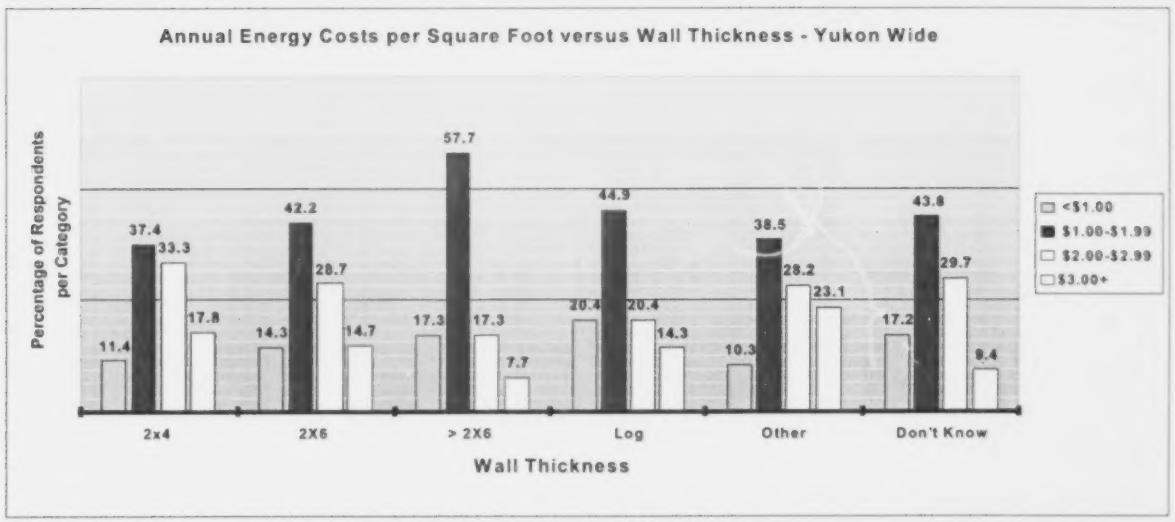
HIGHLIGHTS

- No dwellings in Marsh Lake with triple pane windows have heating costs over $3 per square foot.
- 3.9 percent of dwellings with double pane windows have heating costs over $3 per square foot.
- 24.6 percent of dwellings with single pane windows have heating costs over $3 per square foot.
- Generally, multiple window panes are associated with lower energy costs.

1.1.7 ANNUAL ENERGY COST VERSUS DWELLING'S WALL THICKNESS

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's wall thickness.



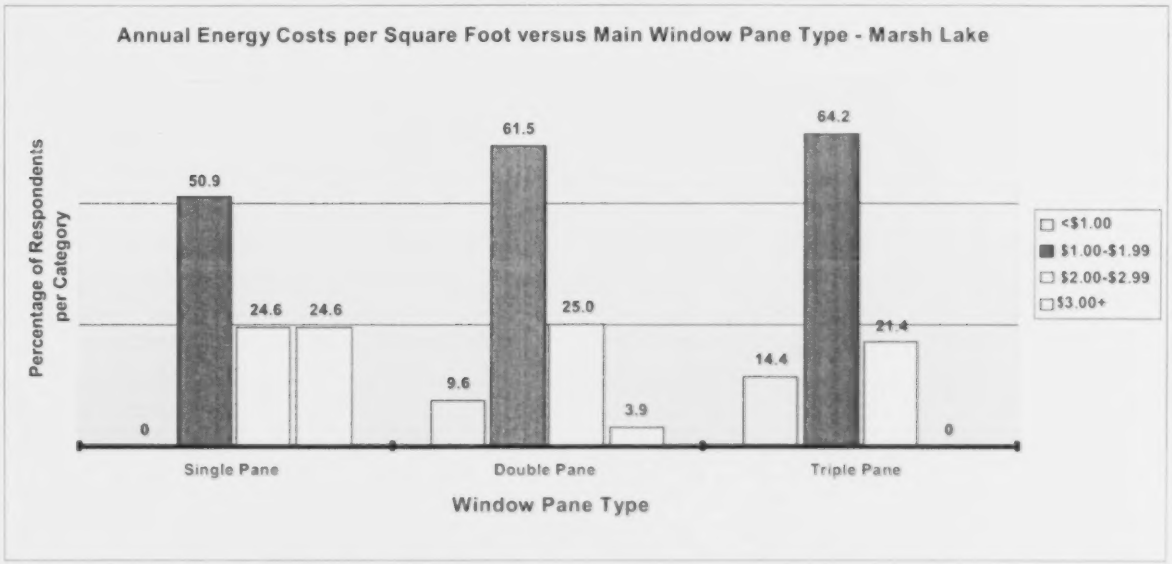


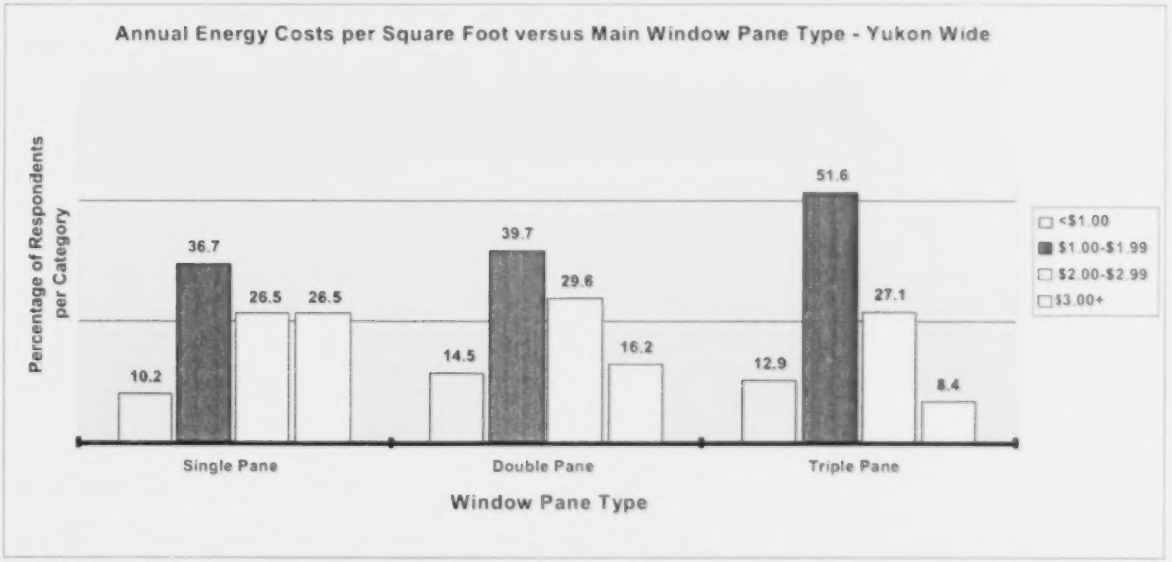
HIGHLIGHTS

- Generally, increased wall thickness is associated with lower energy costs.
- 59.1 percent of dwellings with 2X4 walls have heating costs less than $2 per square foot.
- 66.8 percent of dwellings with 2X6 walls have heating costs less than $2 per square foot.
- 57.6 percent of dwellings with wall thickness greater than 2X6 have heating costs less than $2 per square foot.
- The "Other" category includes wall construction that does not fit into any other category, for example, 2X3 walls.

1.1.6 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window pane type.





HIGHLIGHTS

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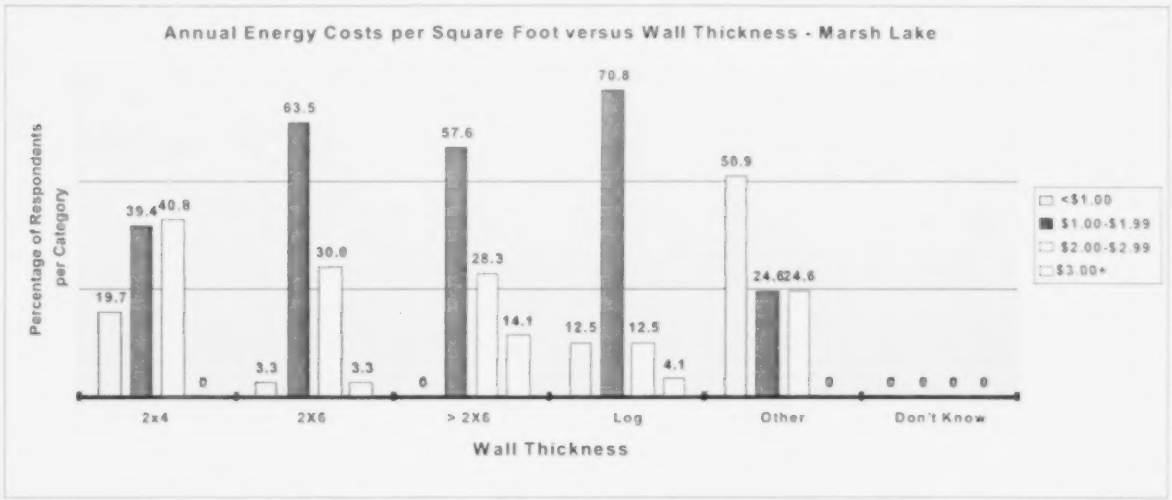

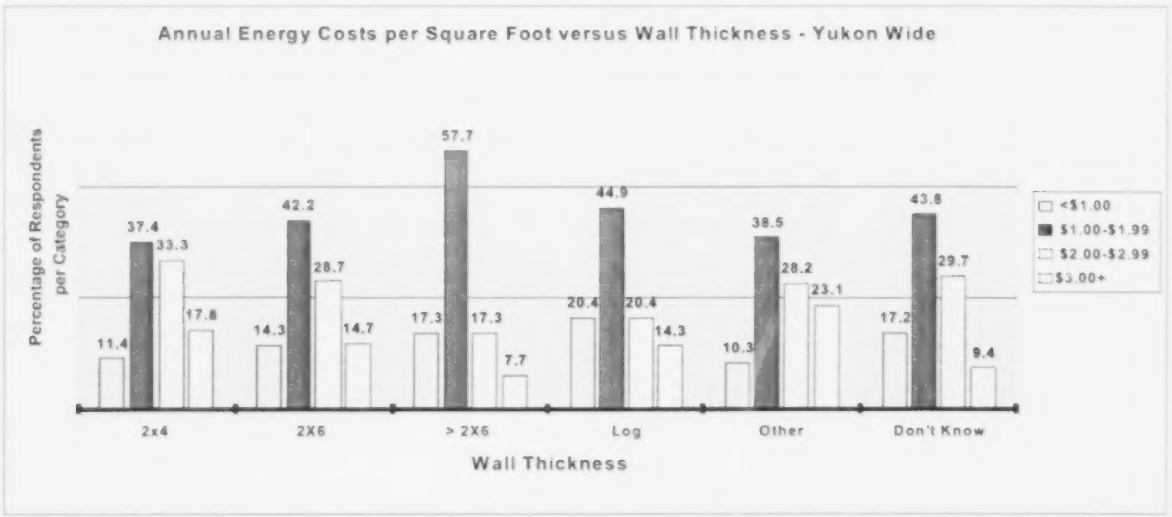

HIGHLIGHTS

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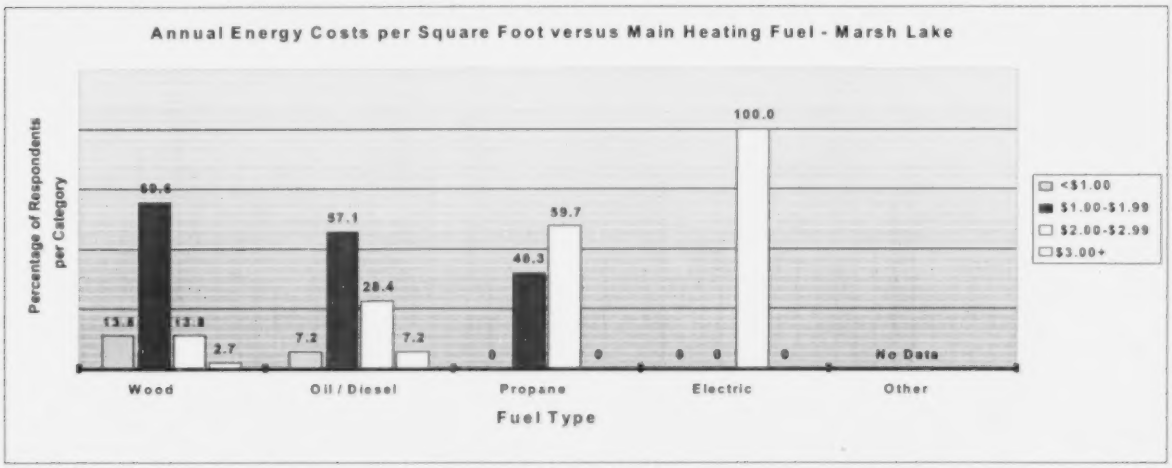
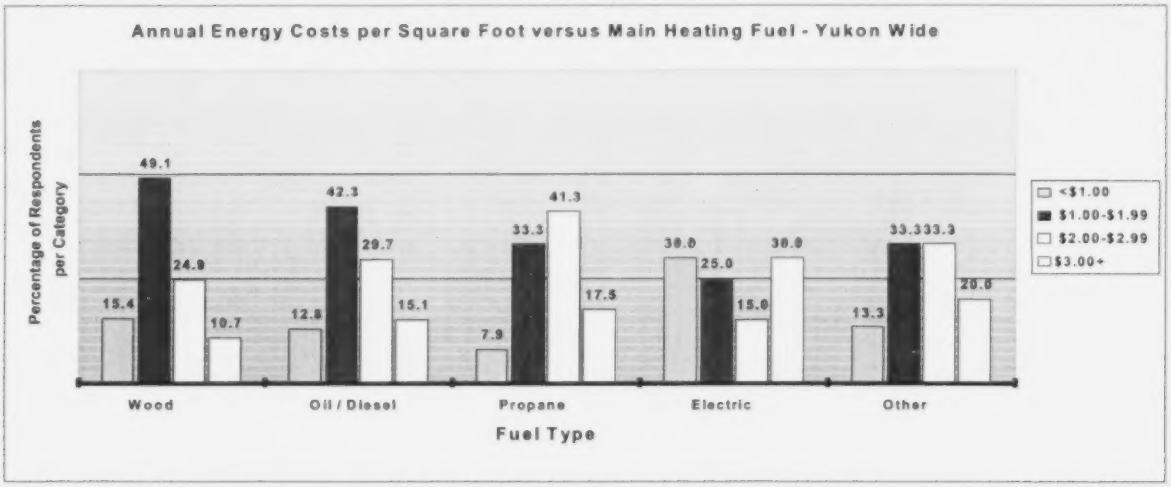
- The "Other" category includes wall construction that does not fit into any other category, for example, 2X3 walls.

1.1.8 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating fuel.



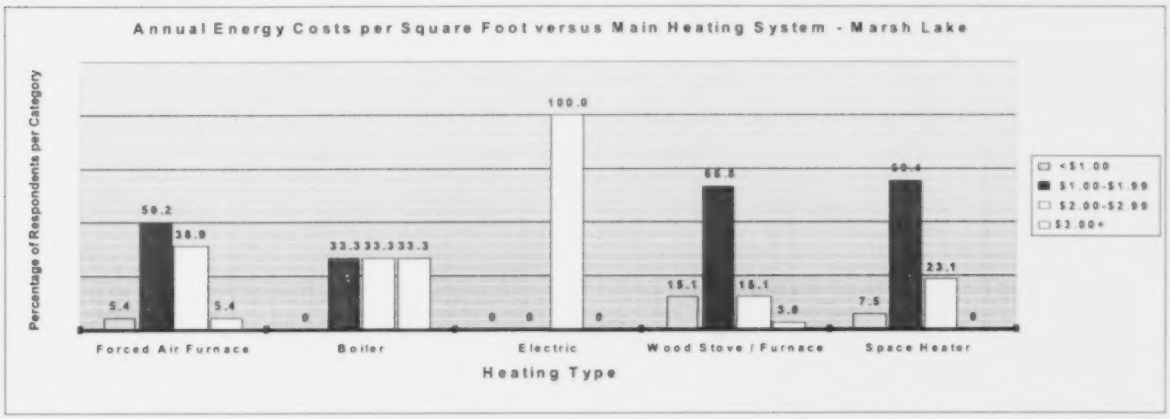


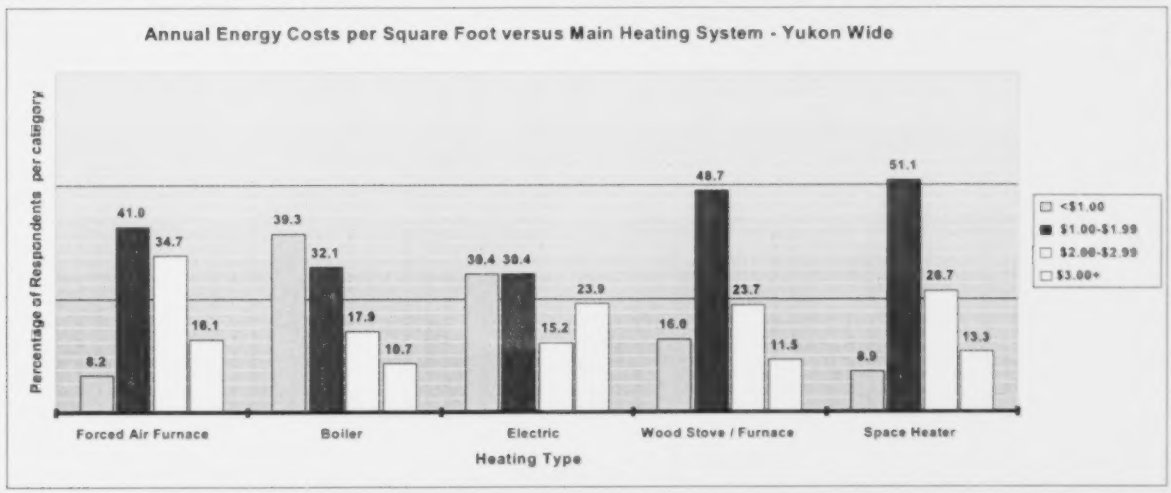
HIGHLIGHTS

- 16.5 percent of wood heated dwellings have heating costs greater than $2 per square foot.
- 35.6 percent of oil/diesel heated dwellings have heating costs greater than $2 per square foot.
- 59.7 percent of propane heated dwellings have heating costs greater than $2 per square foot.
- 100 percent of electric heated dwellings have heating costs greater than $2 per square foot. This represents one household.
- There is no data for the "Other" category.
- The "Other" category includes fuel that does not fit into any other category, for example, kerosene. For example, the main fuel source may be oil, the second source may be wood. In this example, wood is included in the "Other " category.
- Note, it is important to remember that factors other than the type of heating fuel have an impact on heating efficiency and costs.

1.1.9 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING SYSTEM

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating system.



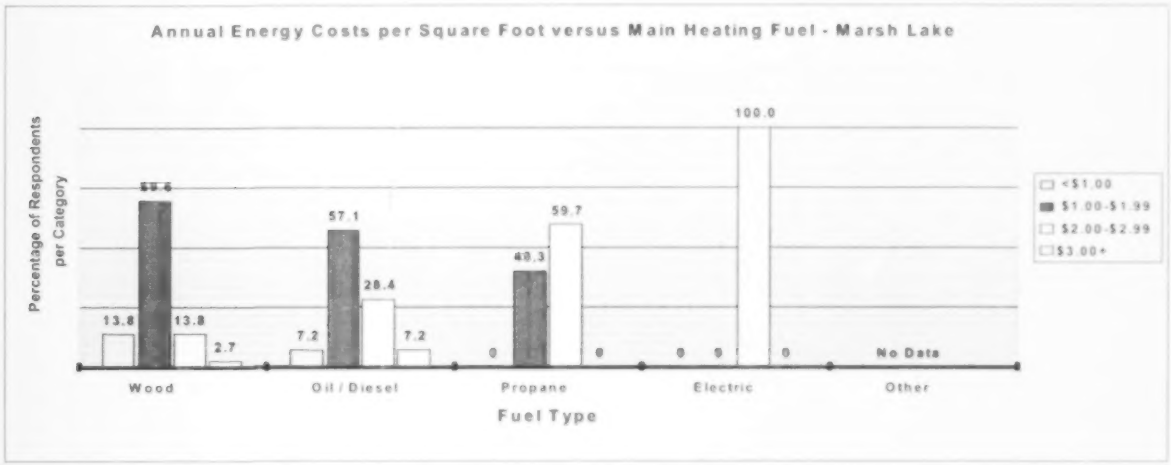


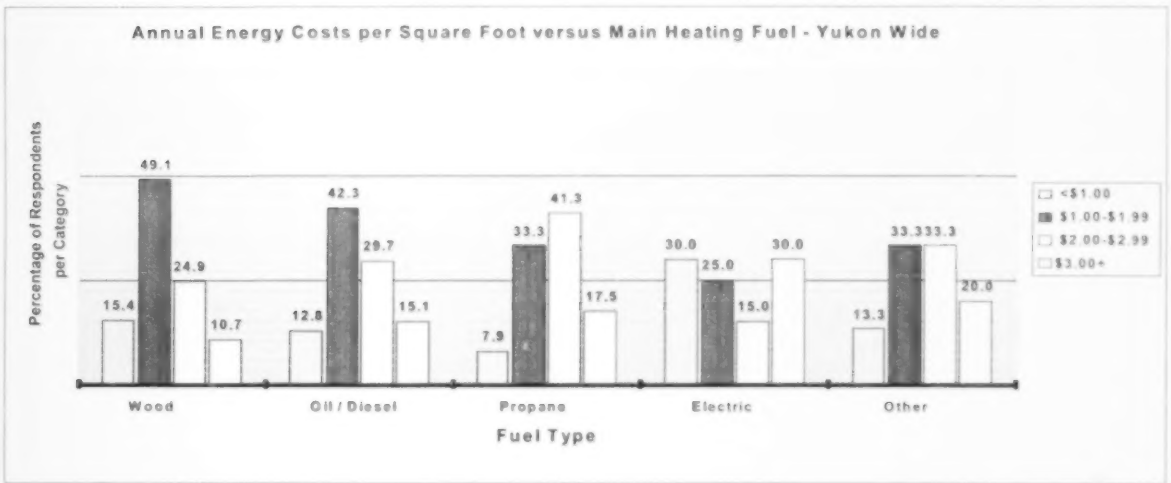
HIGHLIGHTS

- Of dwellings whose main heating system is a forced air furnace, 5.4 percent have heating costs greater than $3 per square foot, and 55.6 percent have heating costs less than $2 per square foot.
- Of dwellings whose main heating system is a boiler, 33.3 percent have heating costs between greater than $3 per square foot, and 33.3 percent have heating costs less than $2 per square foot.
- Of dwellings whose main heating system is electric, 100 percent have heating costs between $2 and $2.99 per square foot. This represents one household.
- Of dwellings whose main heating system is a woodstove/furnace, 3 percent have heating costs greater than $3 per square foot, and 81.9 percent have heating costs less than $2 per square foot.
- Of dwellings whose main heating system is a space heater, 0 percent have heating costs greater than $3 per square foot, and 76.9 percent have heating costs less than $2 per square foot

1.1.8 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating fuel.





HIGHLIGHTS

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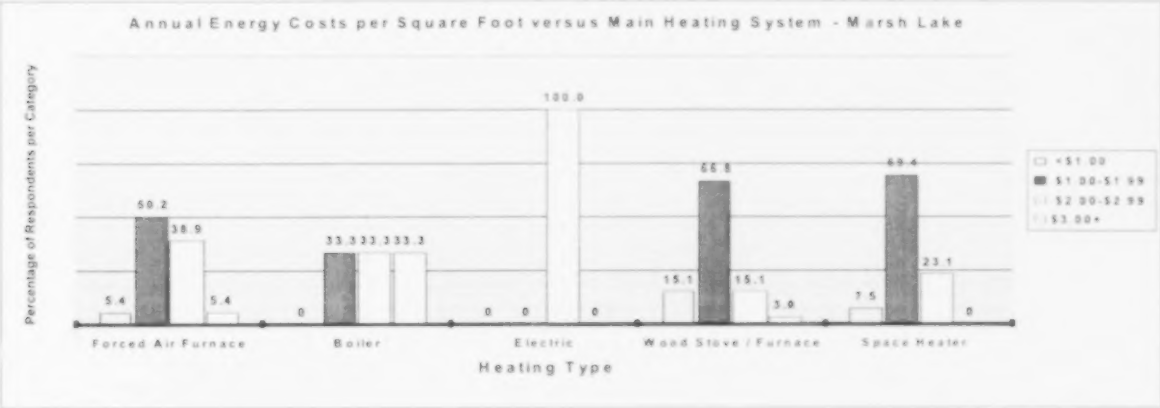
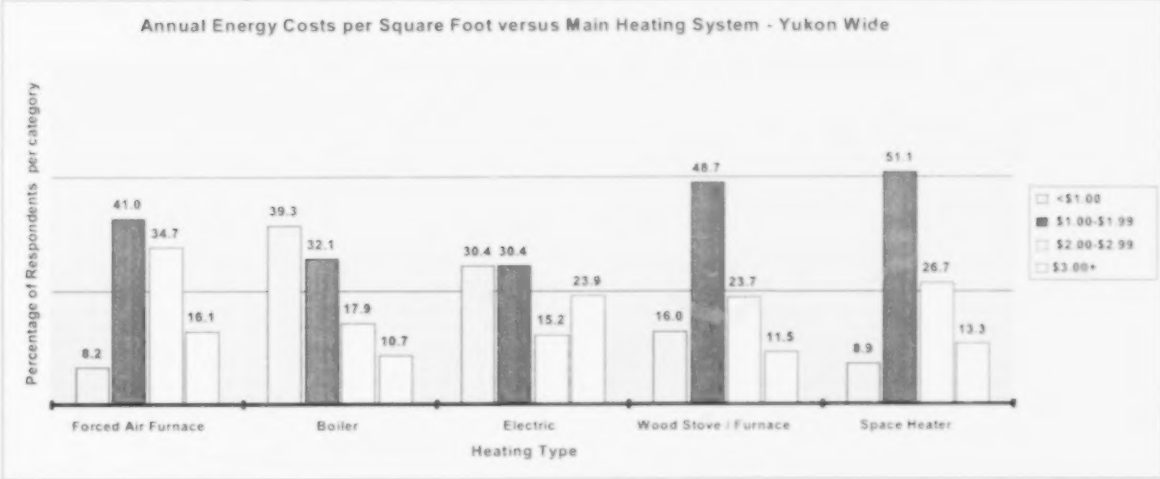
- There is no data for the "Other" category.
- The "Other" category includes fuel that does not fit into any other category, for example, kerosene. For example, the main fuel source may be oil, the second source may be wood. In this example, wood is included in the "Other " category.
- Note, it is important to remember that factors other than the type of heating fuel have an impact on heating efficiency and costs.

1.1.9 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING SYSTEM

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating system.





HIGHLIGHTS

- Of dwellings whose main heating system is a forced air furnace, 5.4 percent have heating costs greater than $3 per square foot, and 55.6 percent have heating costs less than $2 per square foot.
- Of dwellings whose main heating system is a boiler, 33.3 percent have heating costs between greater than $3 per square foot, and 33.3 percent have heating costs less than $2 per square foot.
- Of dwellings whose main heating system is electric, 100 percent have heating costs between $2 and $2.99 per square foot. This represents one household.
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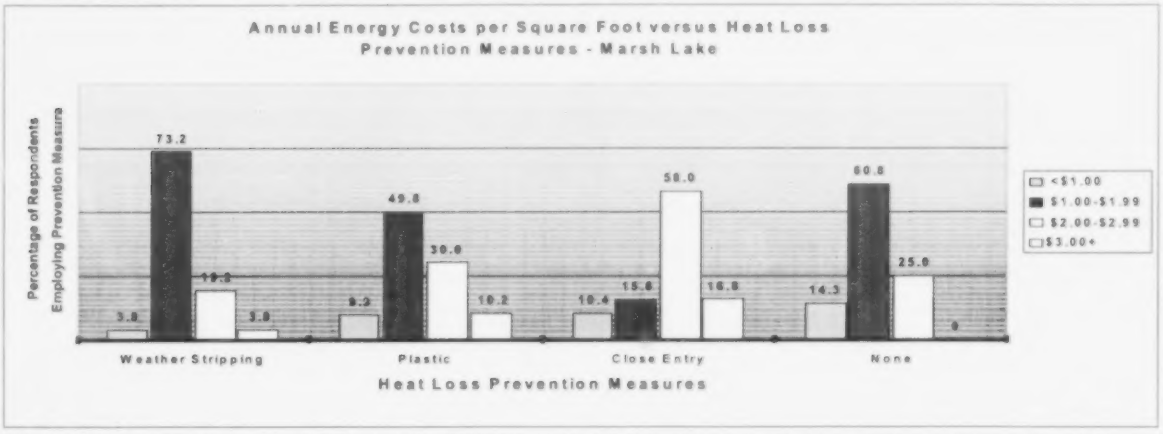
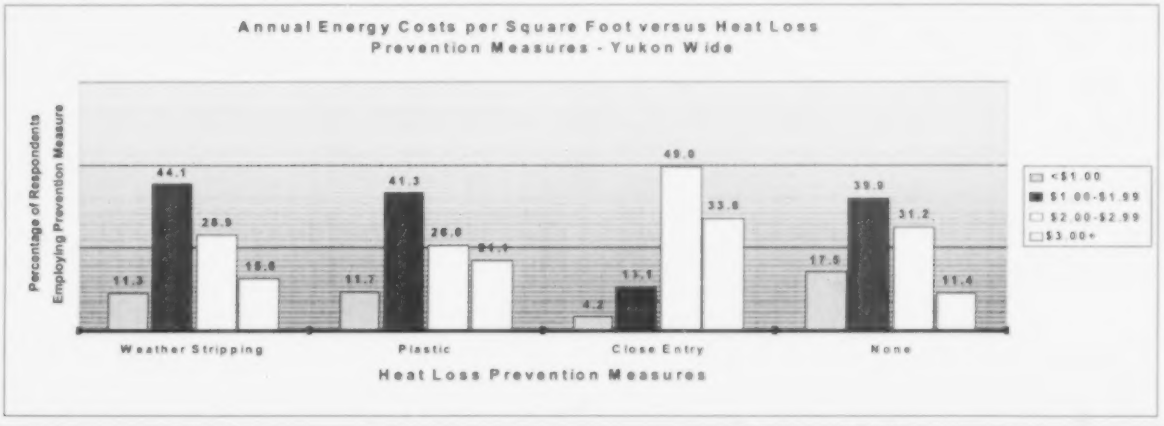
- Of dwellings whose main heating system is a space heater, 0 percent have heating costs greater than $3 per square foot, and 76.9 percent have heating costs less than $2 per square foot

1.1.10 ANNUAL ENERGY COST VERSUS HEAT LOSS PREVENTION MEASURES

These bar charts show the relationship between annual energy costs per square foot for householders and measures taken to reduce heat loss.



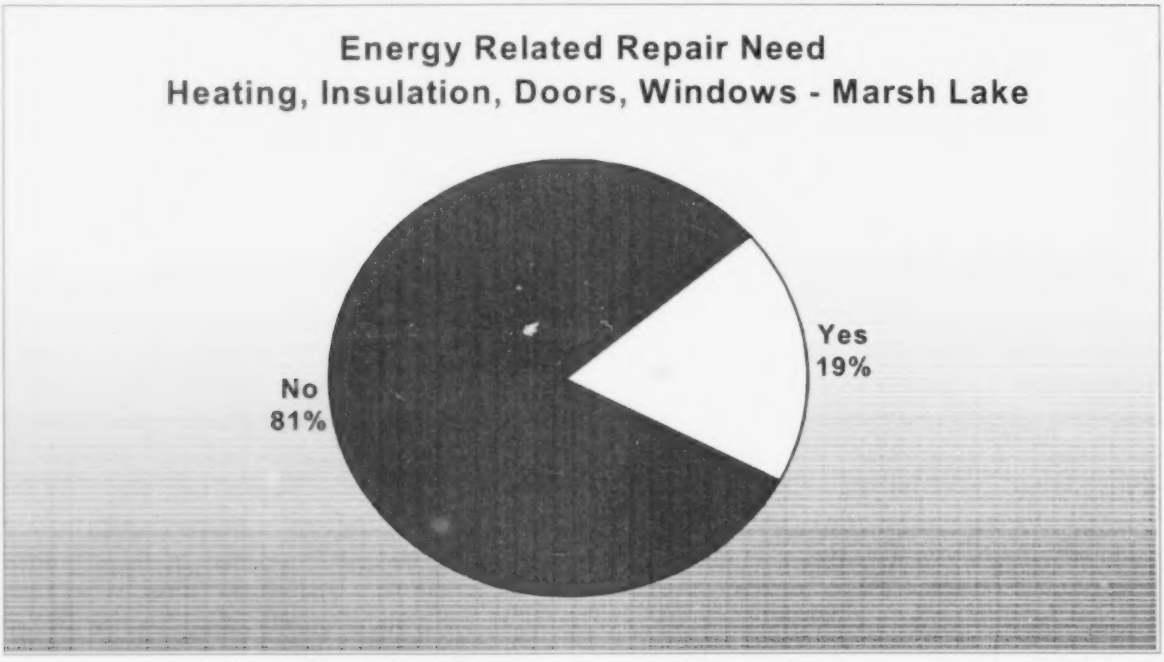


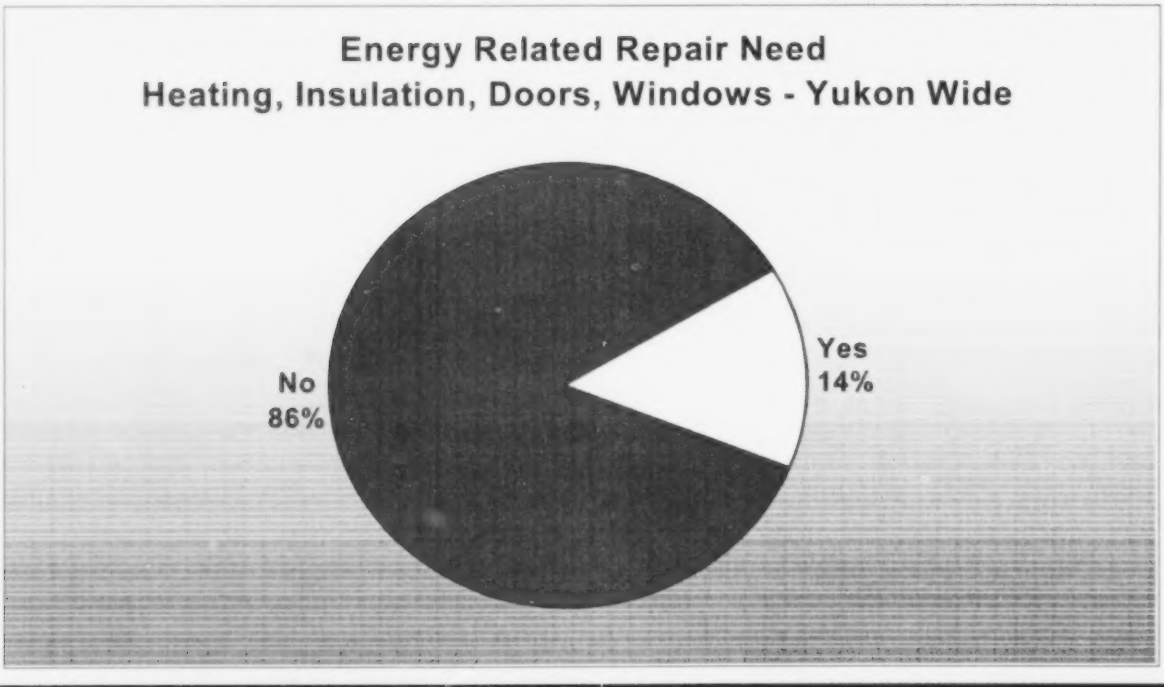
HIGHLIGHTS

- Of households that use weather stripping as a heat loss prevention method, 23 percent have heating costs over $2 per square foot. 77 percent heat their houses for less than $2 per square foot. Only 3.8 percent of these households heat their homes for less than $1 per square foot.
- Of households that use plastic as a heat loss prevention method, 40.2 percent have heating costs over $2 per square foot. 59.7 percent heat their houses for less than $2 per square foot. Only 9.9 percent of these households heat their homes for less than $1 per square foot.
- Of households that close an entry as a heat loss prevention method, 74 percent have heating costs over $2 per square foot. 26 percent heat their houses for less than $2 per square foot. Only 10.4 percent of these households heat their homes for less than $1 per square foot.
- Of households that use no heat loss prevention methods, 25 percent have heating costs over $2 per square foot. 75.1 percent have heating costs less than $2 per square foot. 14.3 percent of these households heat their homes for less than $1 per square foot. None of the respondents in this category pay more than $3 per square foot for heating.

1.1.11 PERCENTAGE OF DWELLINGS WITH AN ENERGY RELATED REPAIR NEED

These pie charts show the percentage of dwellings requiring energy related repairs.



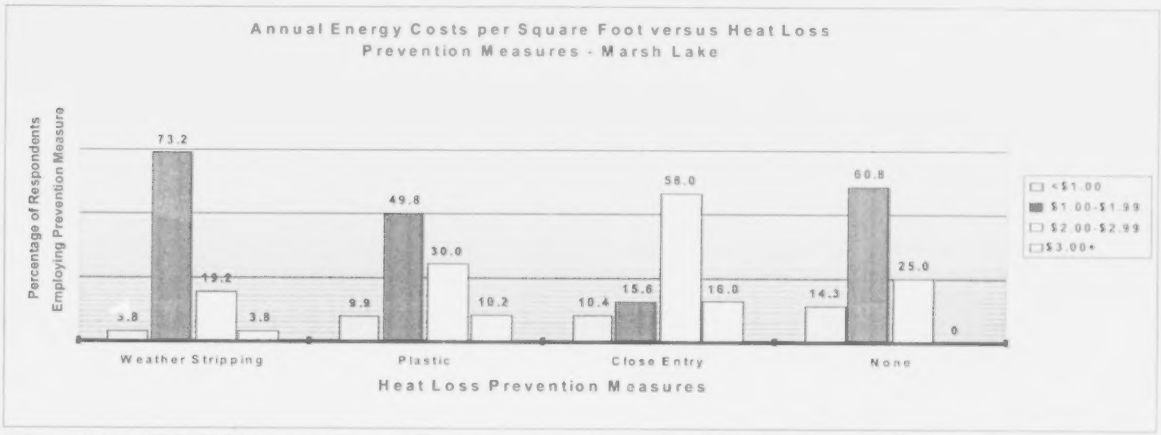


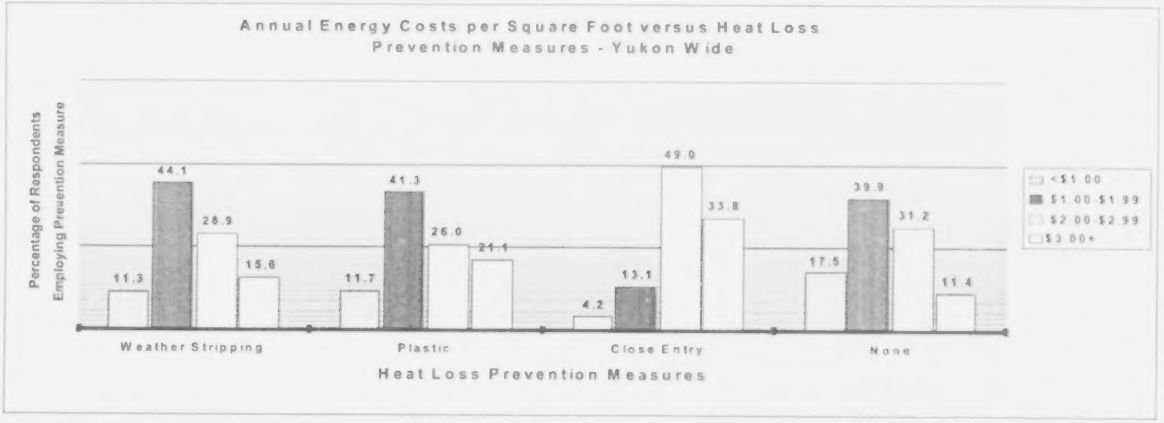
HIGHLIGHTS

- 19 percent of Marsh Lake dwellings require energy related repairs.
- 14 percent of all Yukon dwellings require energy related repairs.

1.1.10 ANNUAL ENERGY COST VERSUS HEAT LOSS PREVENTION MEASURES

These bar charts show the relationship between annual energy costs per square foot for householders and measures taken to reduce heat loss.





HIGHLIGHTS

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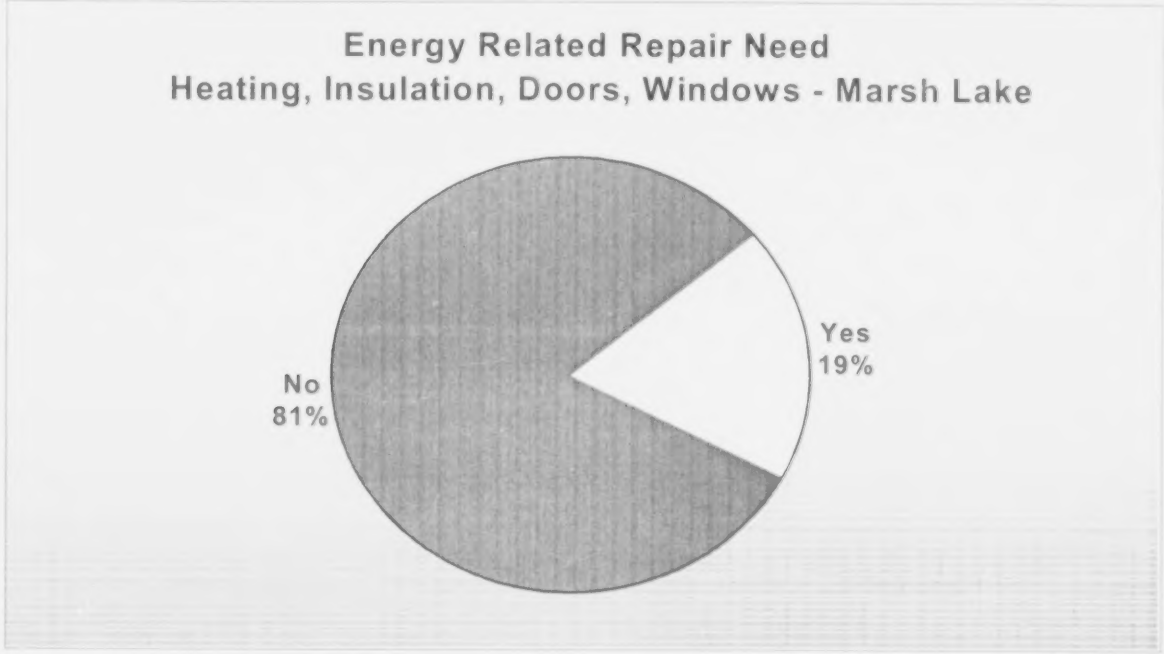
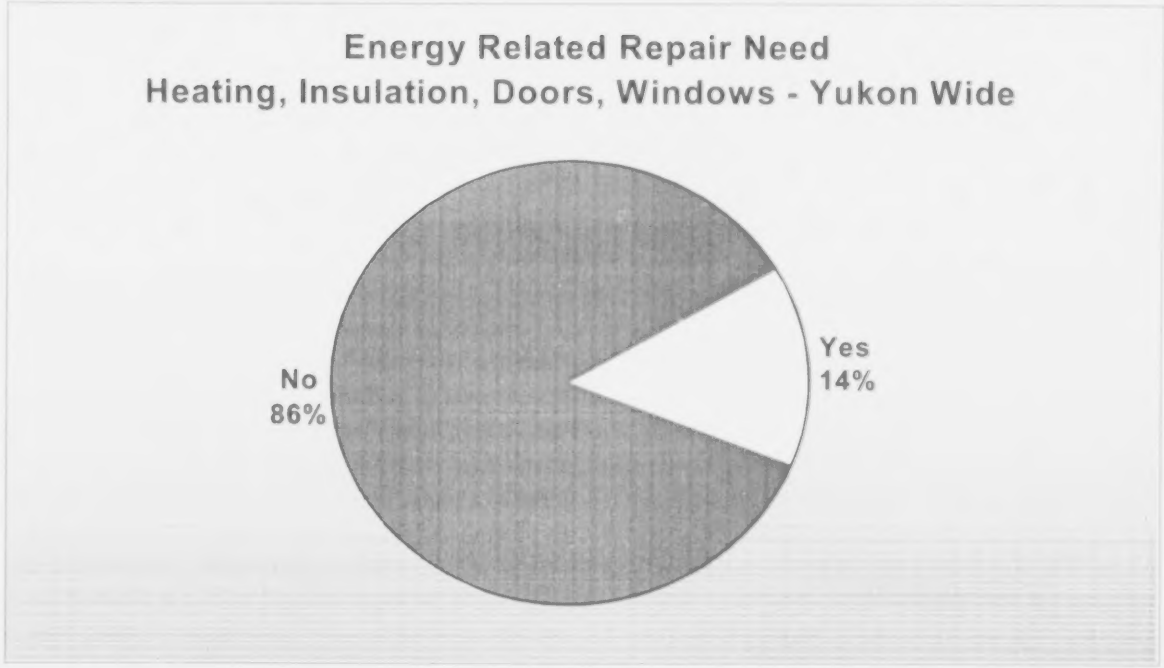
These pie charts show the percentage of dwellings requiring energy related repairs.



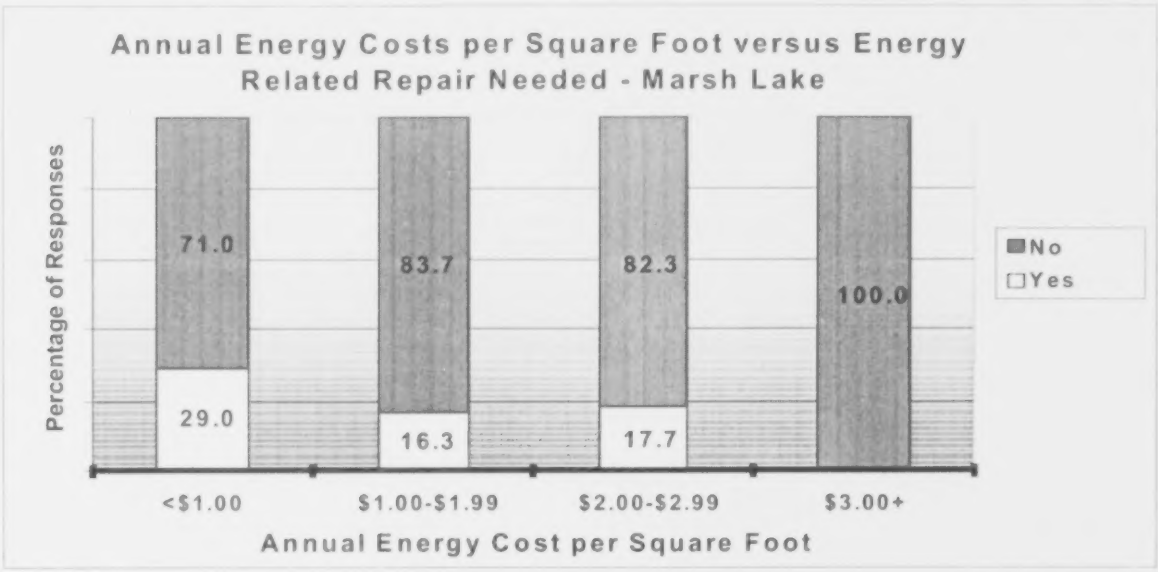


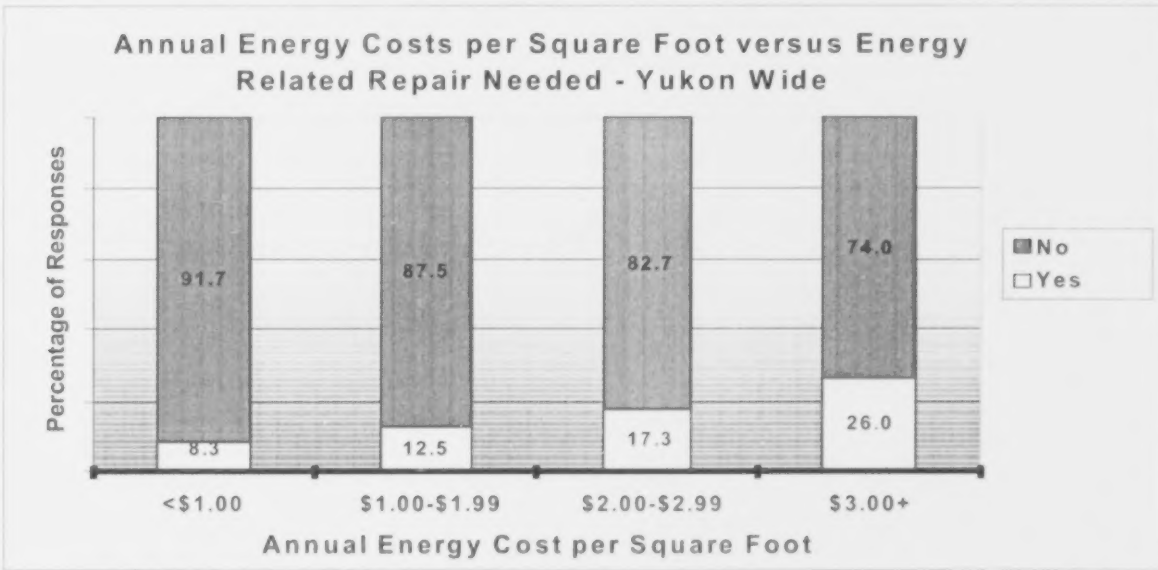
HIGHLIGHTS

- 19 percent of Marsh Lake dwellings require energy related repairs.
- 14 percent of all Yukon dwellings require energy related repairs.

1.1.12 ANNUAL ENERGY COST PER SQUARE FOOT VERSUS ENERGY RELATED REPAIR NEED

These bar charts show the relationship between annual energy costs per square foot for householders and energy related repair needs.





HIGHLIGHTS

- In Marsh Lake, the greater perceived need for energy related repairs are in the three lowest energy cost ranges.
- 100 percent of respondents in the highest cost category, $3 and over, indicated they did not have a need for energy related repairs. This represents three households.

1.1.12 ANNUAL ENERGY COST PER SQUARE FOOT VERSUS ENERGY RELATED REPAIR NEED

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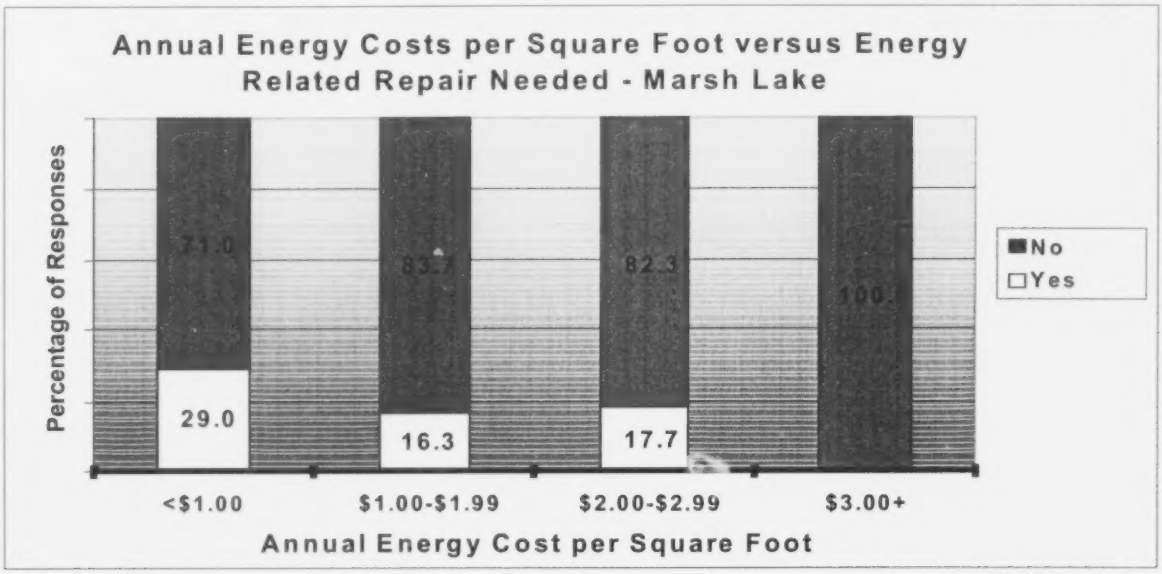

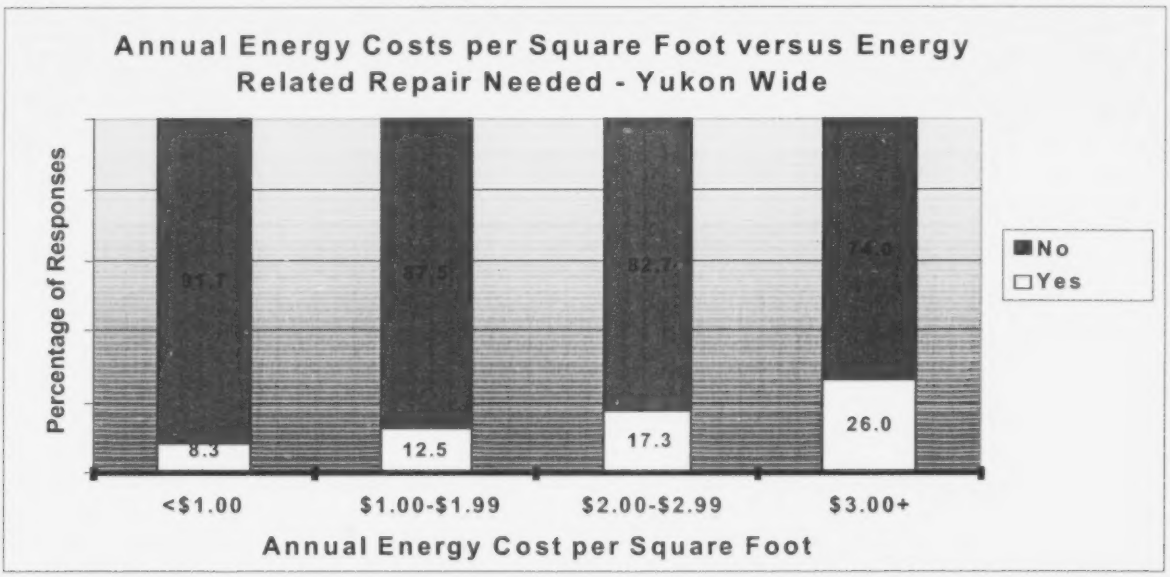

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- 100 percent of respondents in the highest cost category, $3 and over, indicated they did not have a need for energy related repairs. This represents three households.

1.2 STATE OF REPAIR

The next seven sub-themes show various indicators related to the state of repair of dwellings in Marsh Lake and the Yukon:

⇒ MAJOR REPAIR NEEDED,

⇒ MAJOR REPAIR NEEDED VERSUS HOUSEHOLD INCOME,

⇒ TYPE OF MAJOR REPAIR NEEDED,

⇒ PERCENTAGE OF HOUSEHOLDS THAT OWN THEIR DWELLINGS PLANNING MAJOR REPAIR,

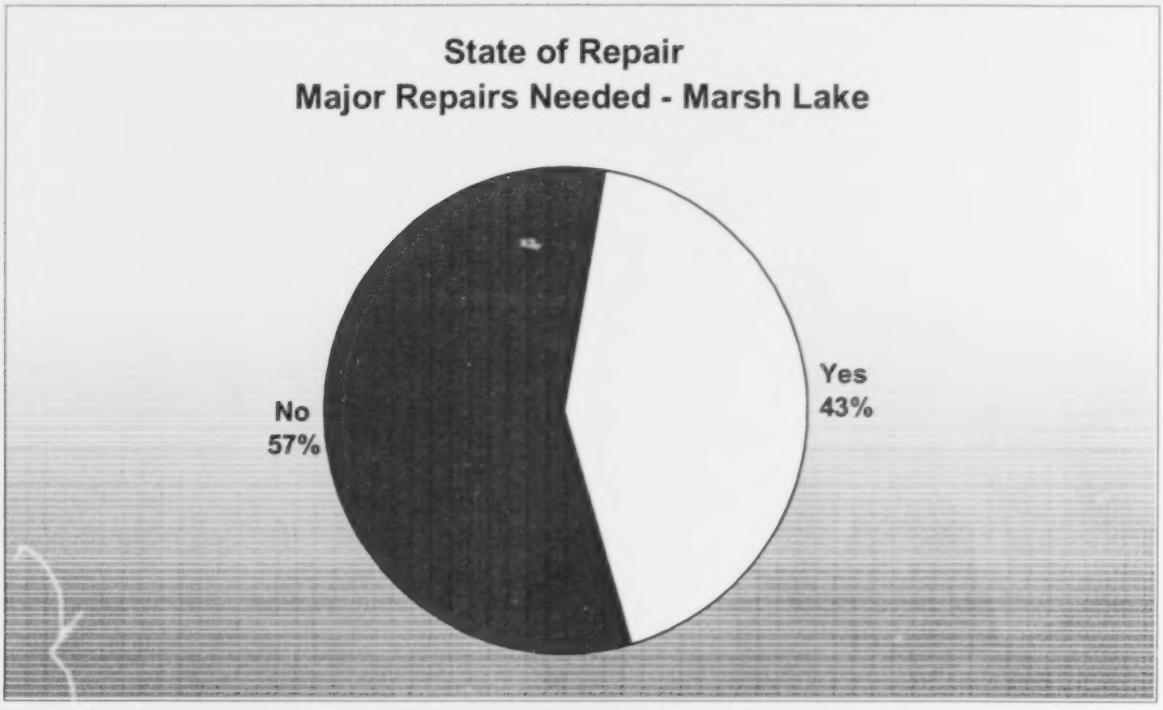
⇒ ESTIMATED COST OF PLANNED MAJOR REPAIR,

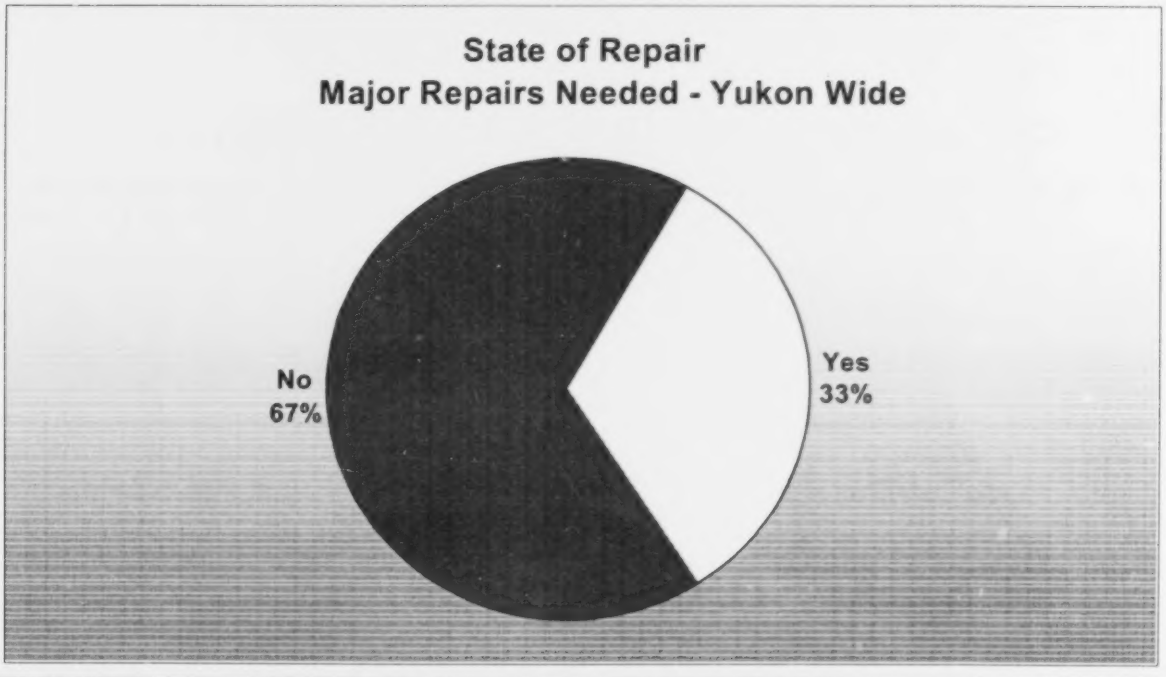
⇒ PERCENTAGE OF DWELLINGS NEEDING MINOR REPAIR,

⇒ TYPE OF MINOR REPAIR NEEDED.

1.2.1 MAJOR REPAIR NEEDED

These pie charts show the percentage of dwellings that require major repairs both in Marsh Lake and the Yukon.



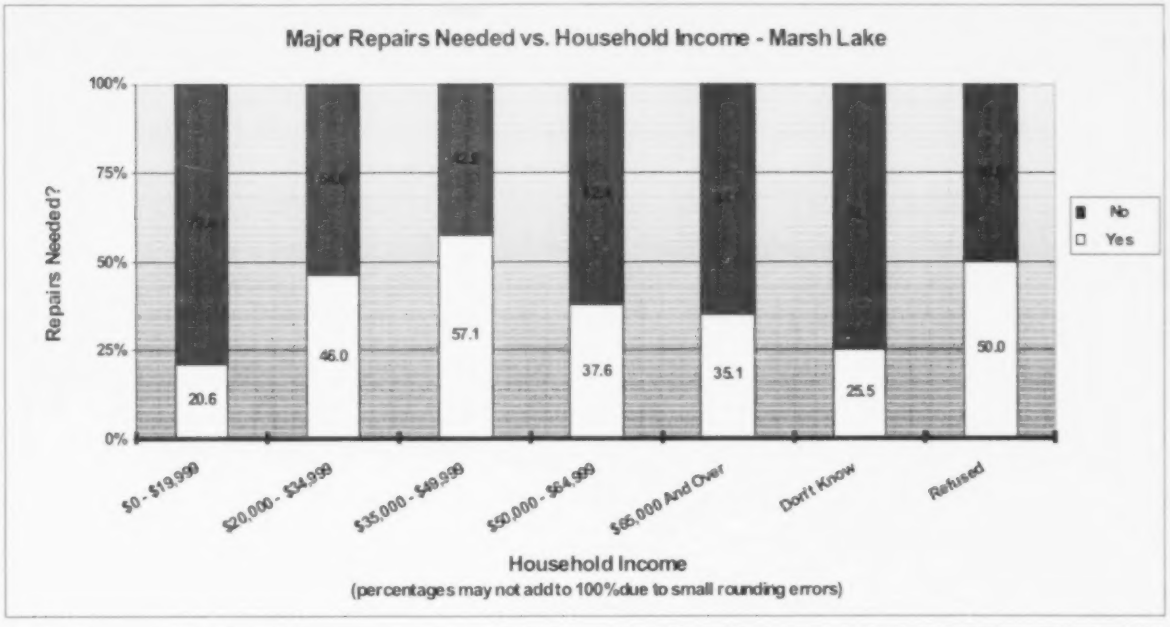


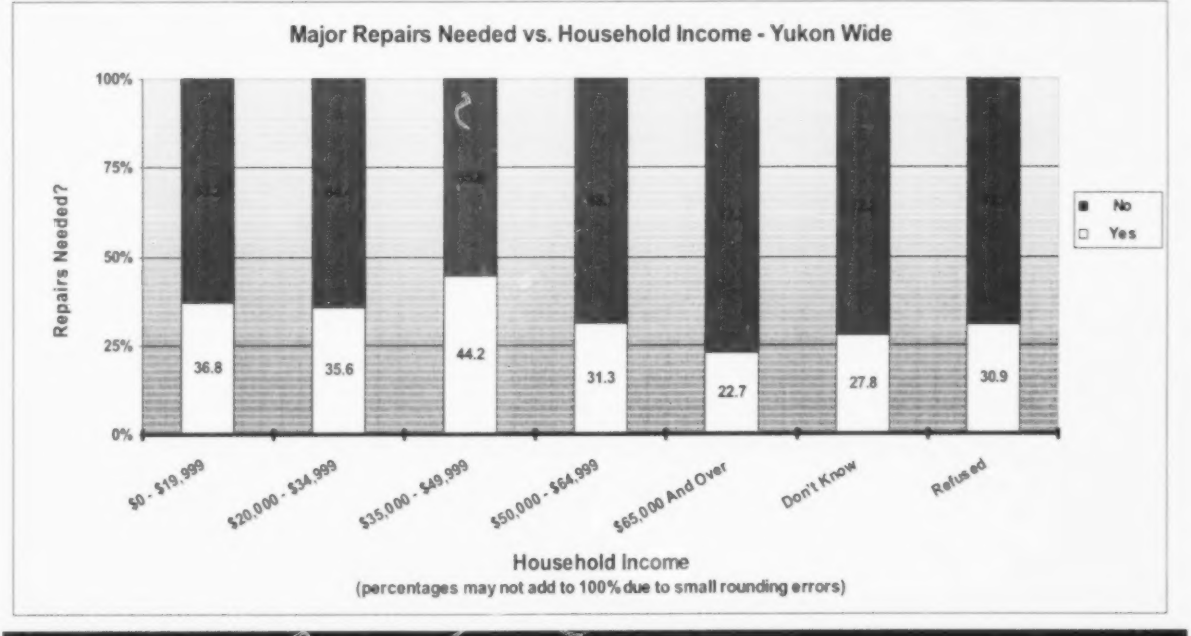
HIGHLIGHTS

- 43 percent of all dwellings in Marsh Lake require major repairs.
- 33 percent of all dwellings in the Yukon require major repairs.

1.2.2 MAJOR REPAIR NEEDED VERSUS HOUSEHOLD INCOME

These bar charts compare household income with the need for major repairs on the household's dwelling.



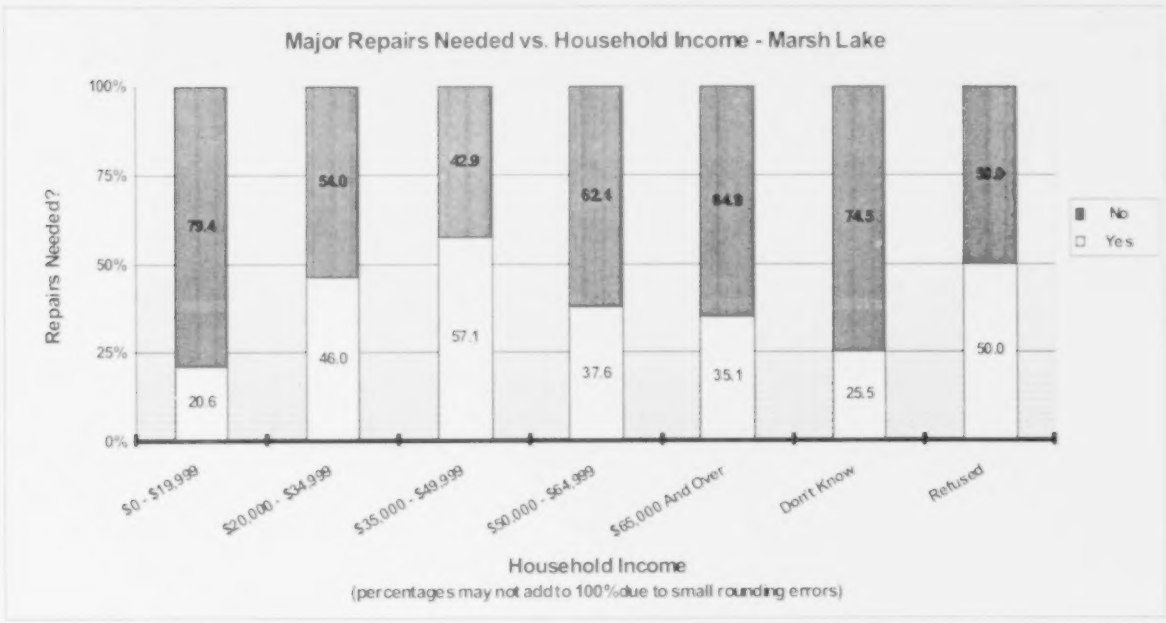


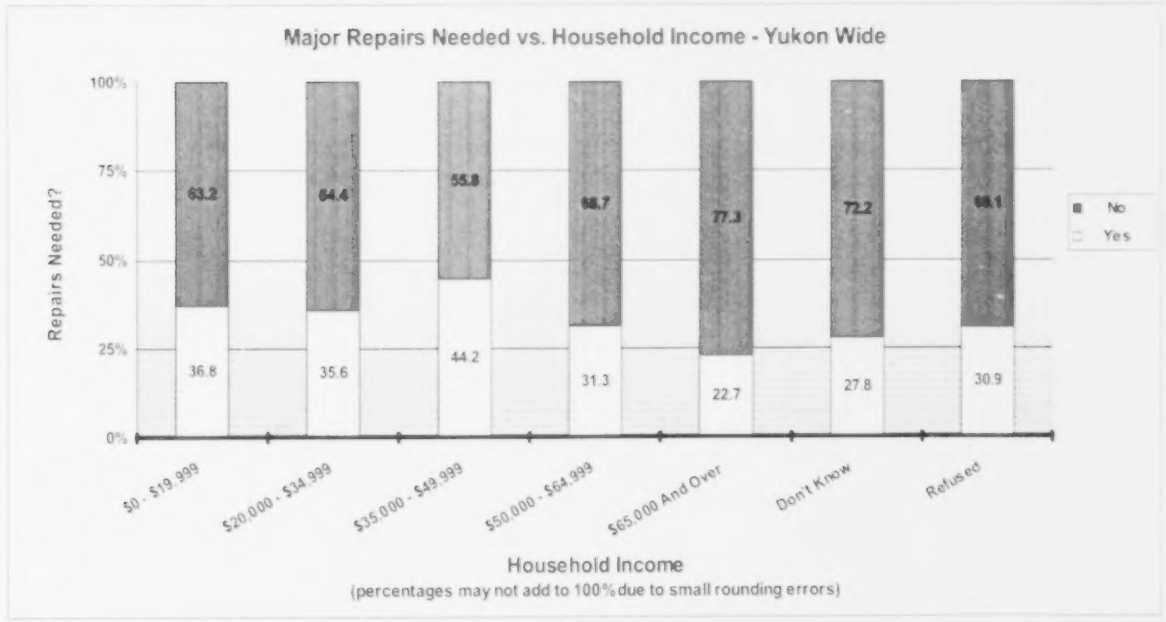
HIGHLIGHTS

- Households with incomes between $35,000 to $49,999 show the greatest need for major repairs at 57.1 percent.
- Households with incomes of between $20,000 to $34,999 show the next greatest need for major repairs at 46 percent.

1.2.2 MAJOR REPAIR NEEDED VERSUS HOUSEHOLD INCOME

These bar charts compare household income with the need for major repairs on the household's dwelling.





HIGHLIGHTS

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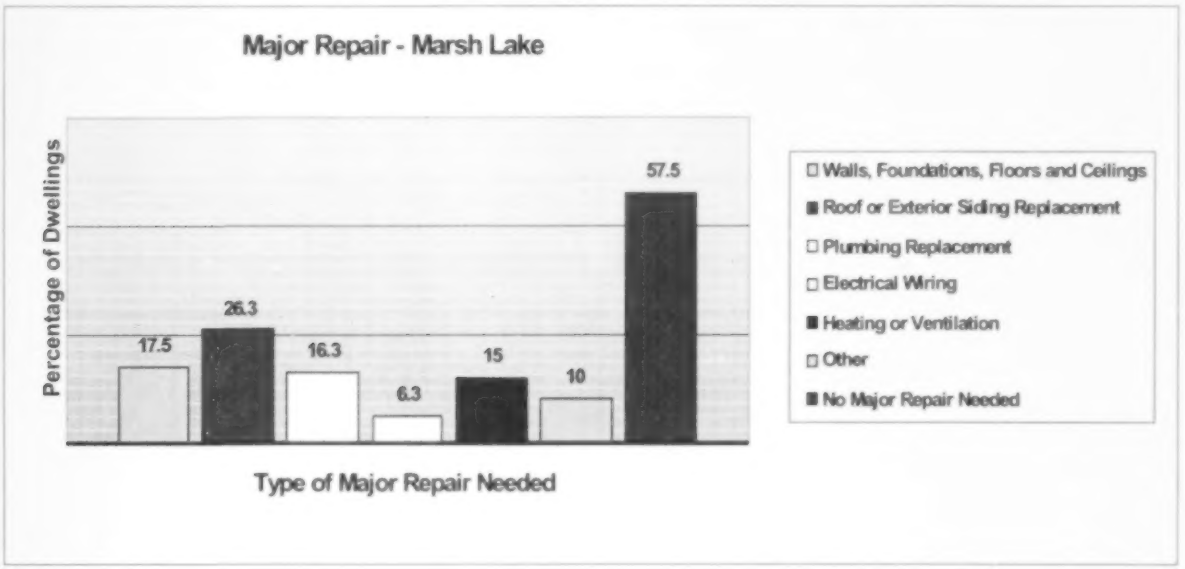
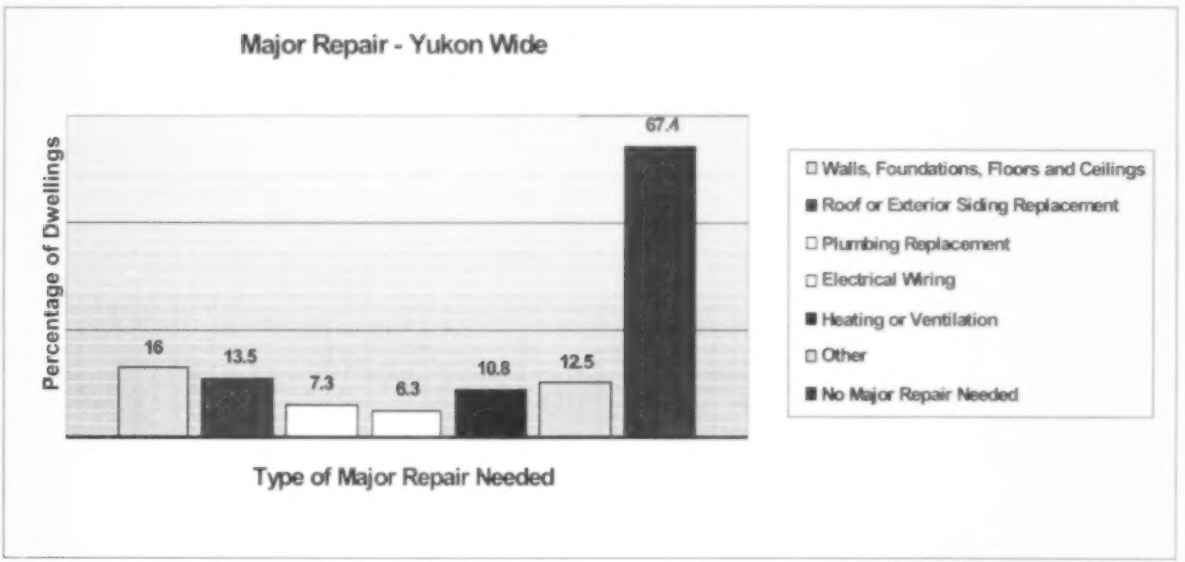
1.2.3 TYPE OF MAJOR REPAIR NEEDED

The types of repairs needed are shown below. Respondents may have provided more than one response.



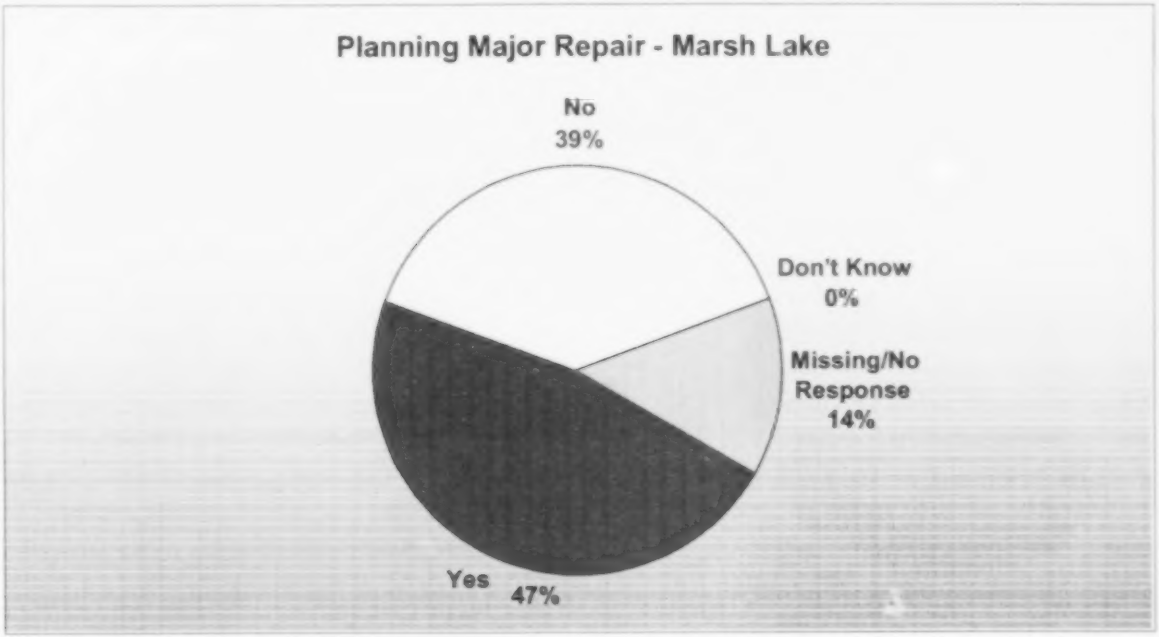


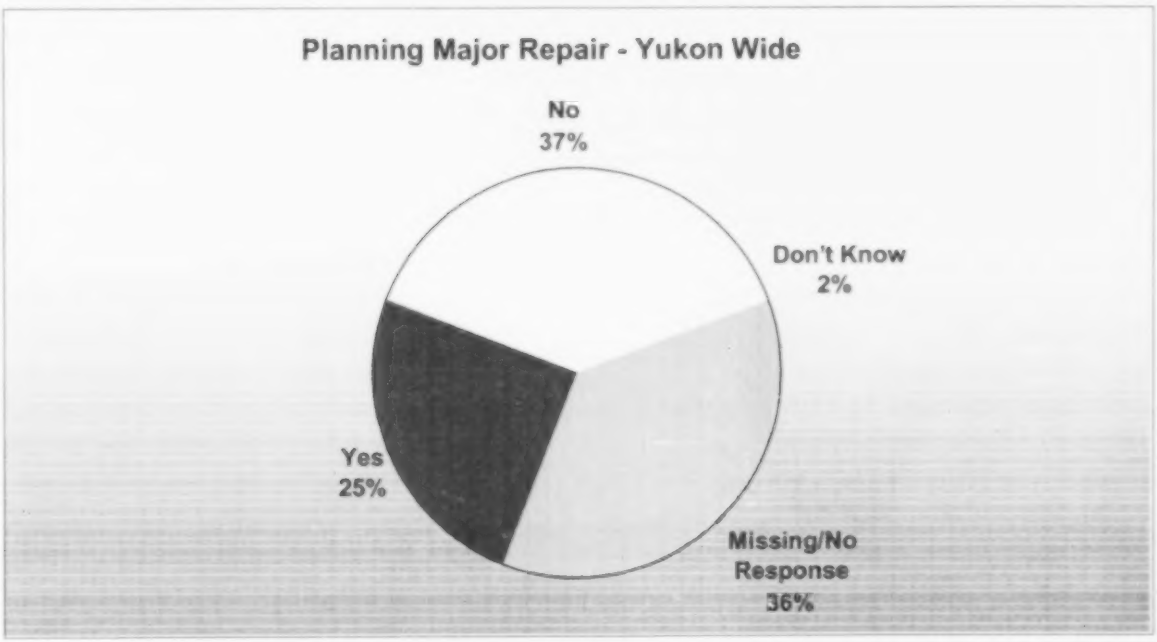
HIGHLIGHTS

- 17.5 percent of Marsh Lake dwellings require repairs to walls, foundations, floors and ceilings.
- 26.3 percent of Marsh Lake dwellings require repairs to the roof, or replacement of exterior siding.
- "Other" refers to major repairs not included in another category.

1.2.4 PERCENTAGE OF HOUSEHOLDS THAT OWN THEIR DWELLINGS PLANNING MAJOR REPAIR

These pie charts show the percentage of households planning major repairs.





HIGHLIGHTS

- In Marsh Lake, 47 percent of all owner households are planning to do major repairs. This is significantly higher than the Yukon wide percentage of 25 percent.

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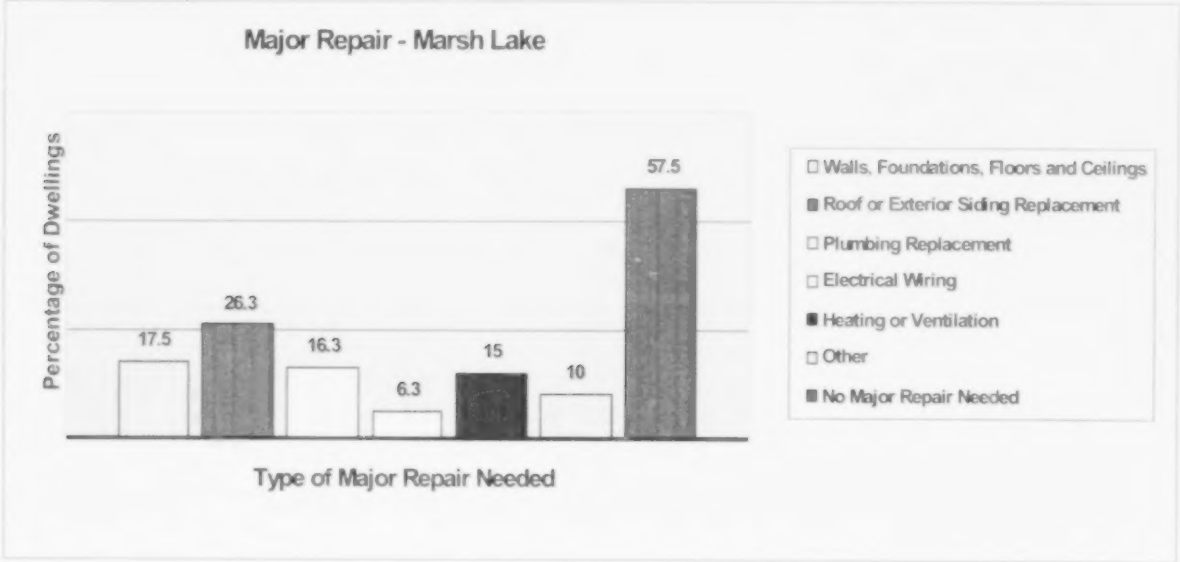
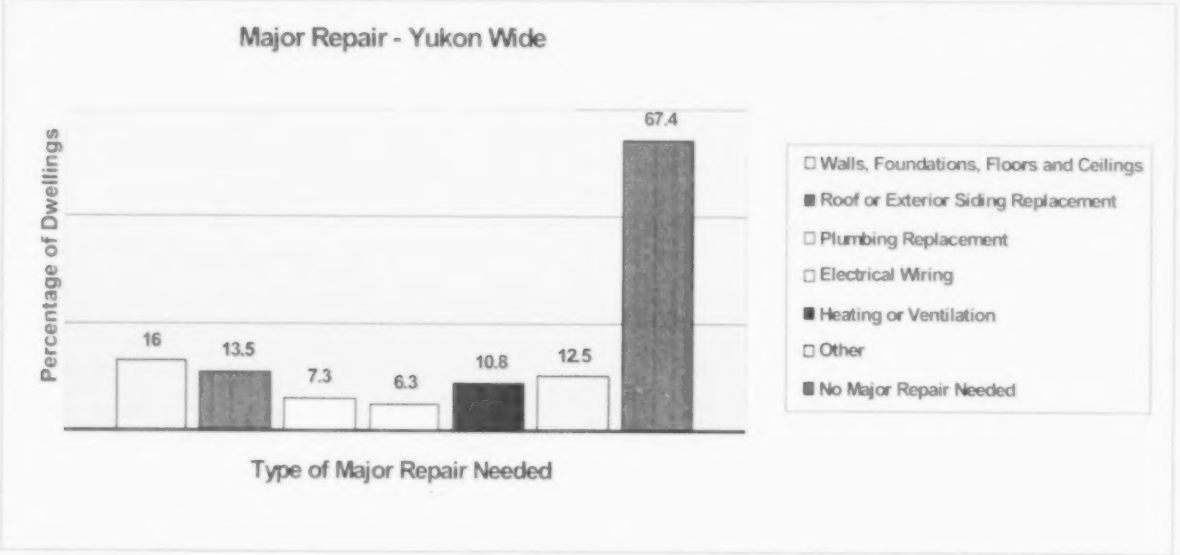
The types of repairs needed are shown below. Respondents may have provided more than one response.





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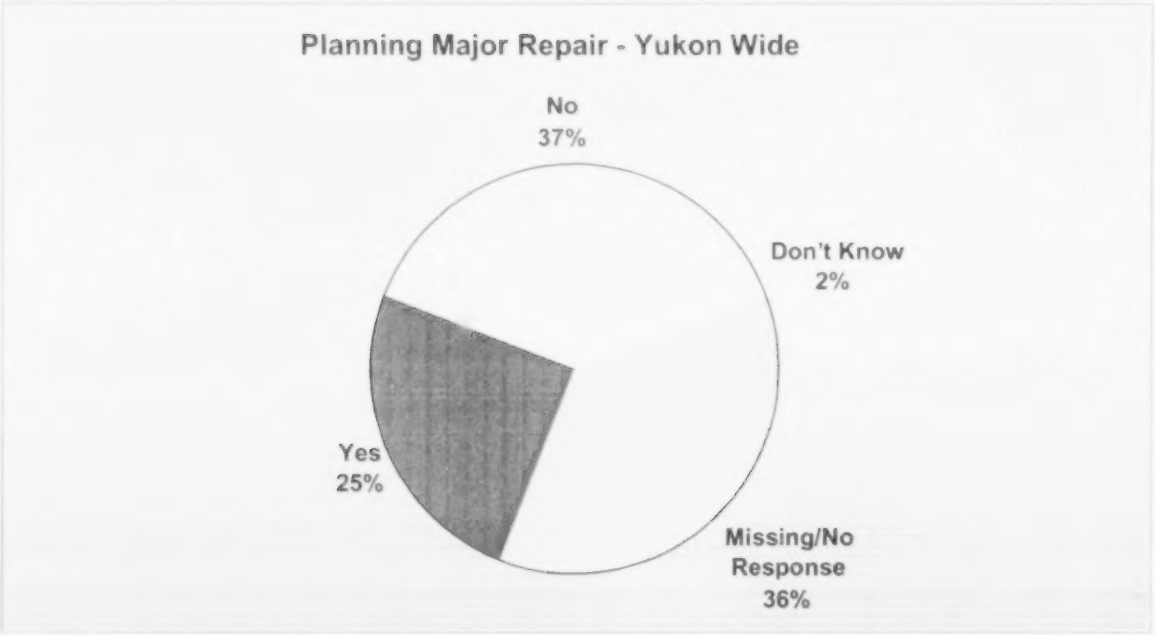
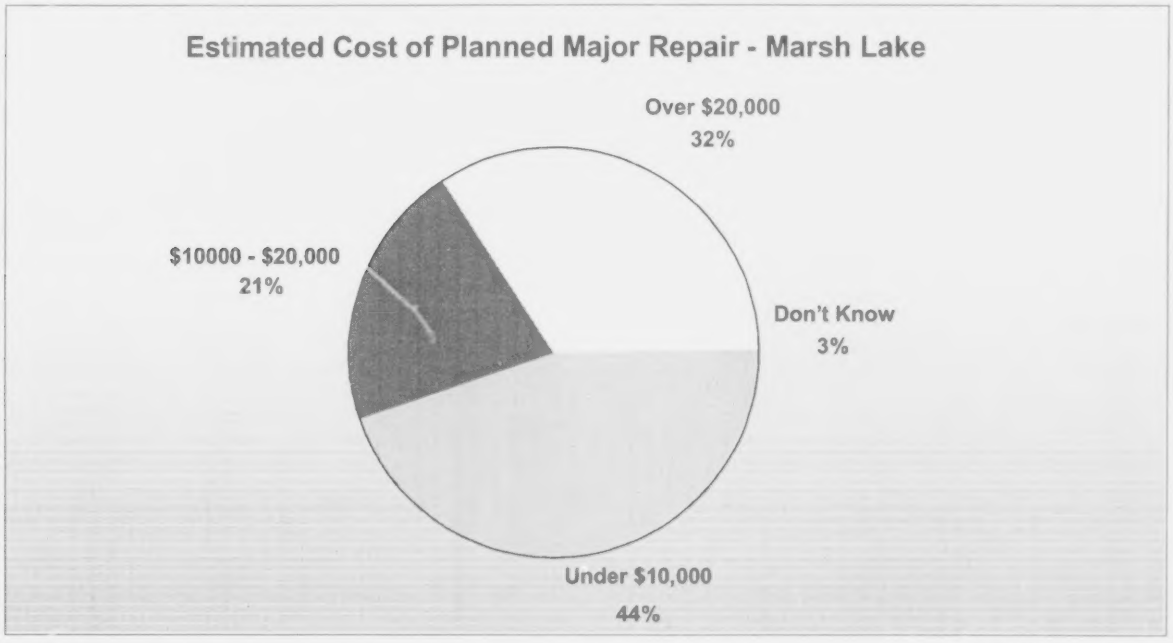


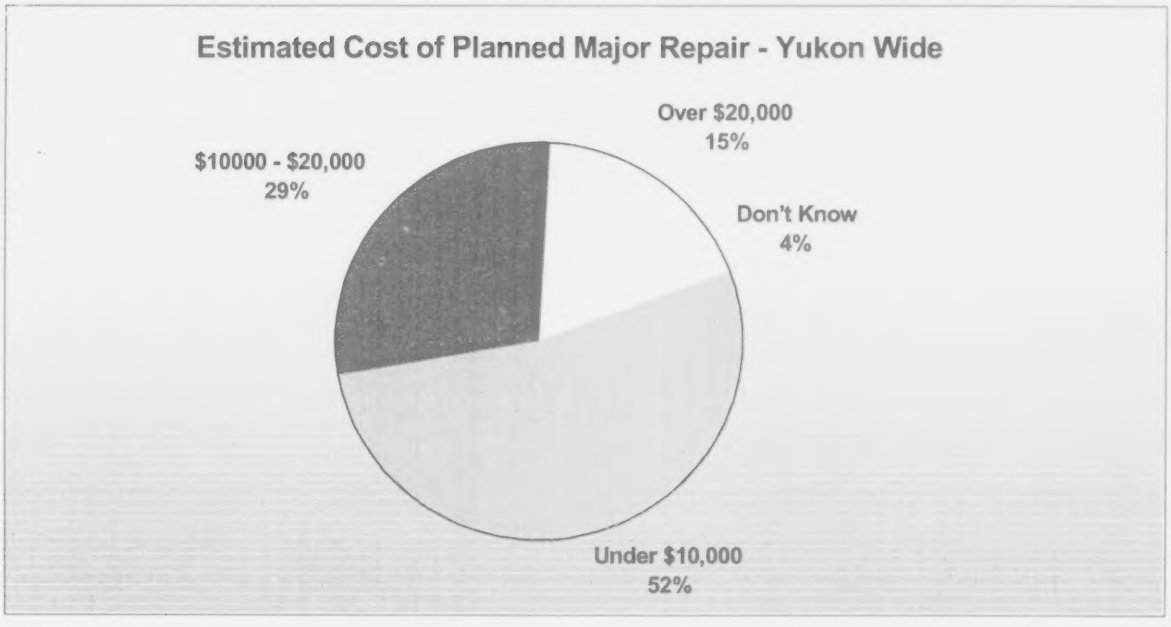
HIGHLIGHTS

- In Marsh Lake, 47 percent of all owner households are planning to do major repairs. This is significantly higher than the Yukon wide percentage of 25 percent.

1.2.5 ESTIMATED COST OF PLANNED MAJOR REPAIR

The following pie charts summarize the estimated costs of major repairs planned by owner households who plan to make major repairs to their homes in the next two years:



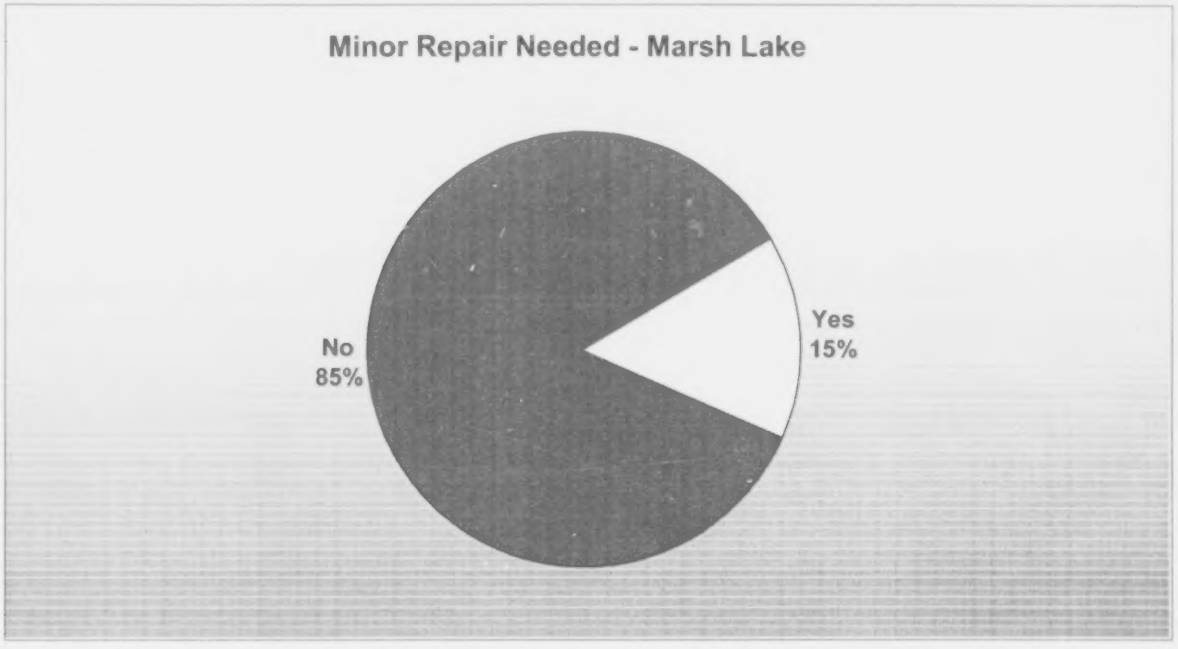


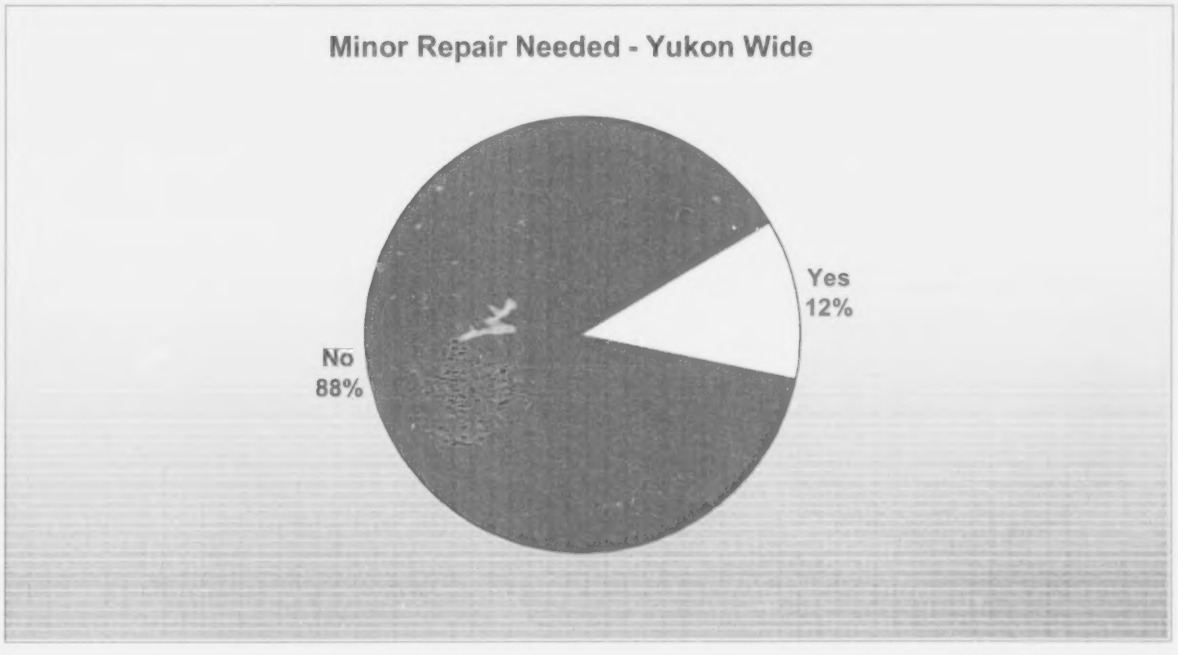
HIGHLIGHTS

- 65 percent of Marsh Lake owner households who plan to do major repairs, indicated repairs would cost less than $20,000.
- 44 percent of this group estimated repairs would cost less than $10,000.

1.2.6 PERCENTAGE OF DWELLINGS NEEDING MINOR REPAIR

The following pie charts show the percentage of households that indicated their dwellings needed minor repairs:





HIGHLIGHTS

- 15 percent of Marsh Lake dwellings require minor repairs. This is slightly more than the Yukon wide percentage of 12.

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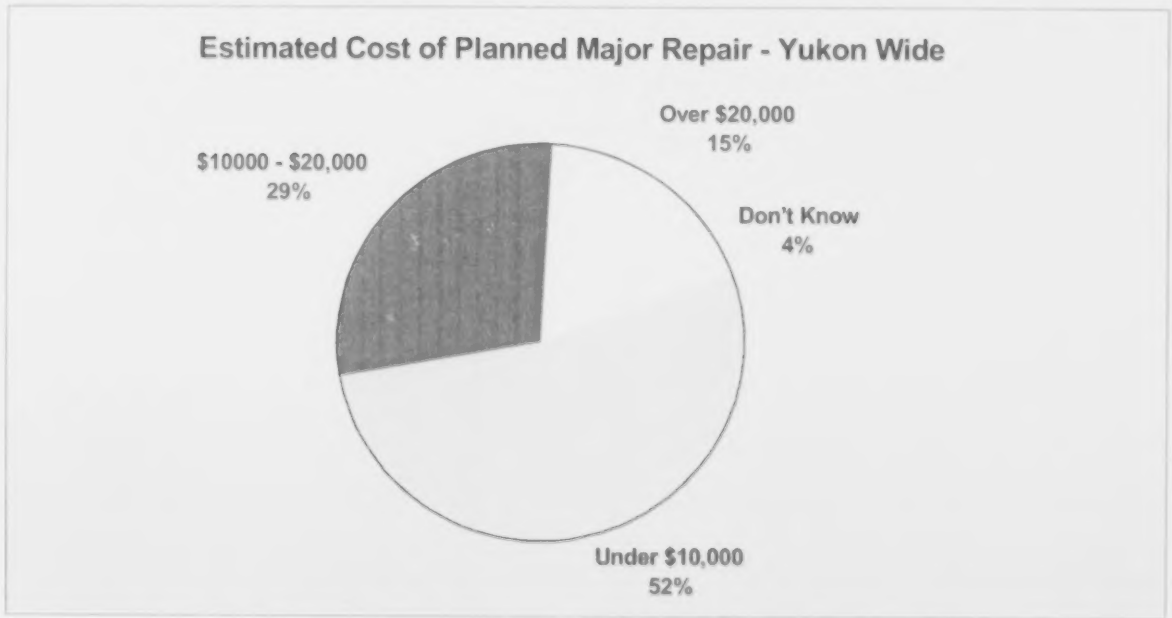
The following pie charts summarize the estimated costs of major repairs planned by owner households who plan to make major repairs to their homes in the next two years:



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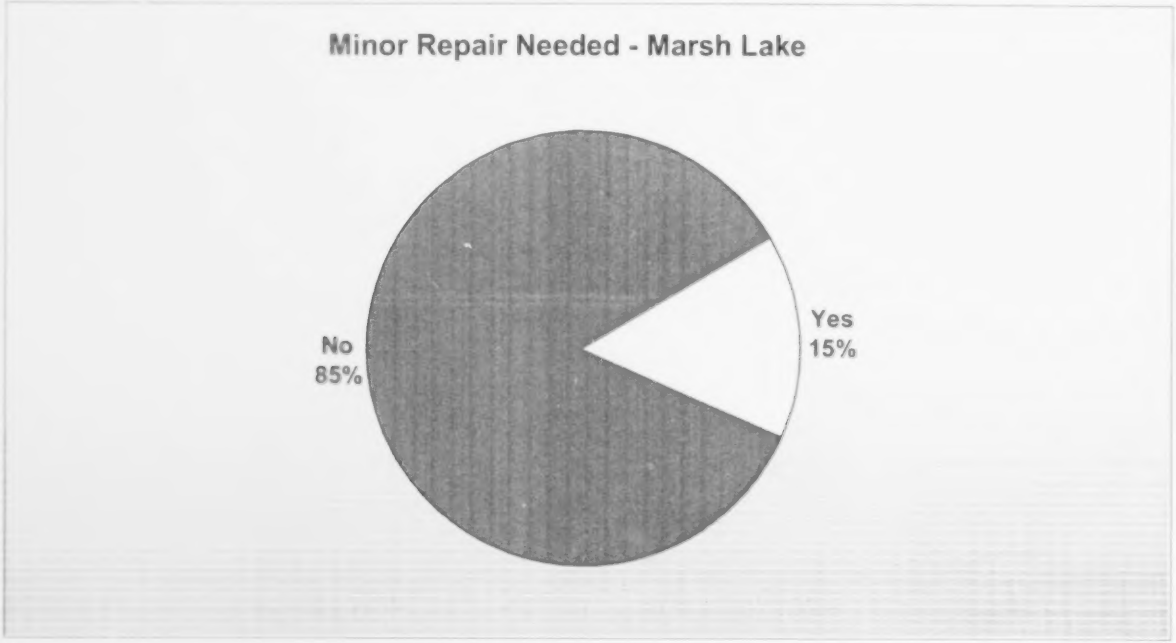
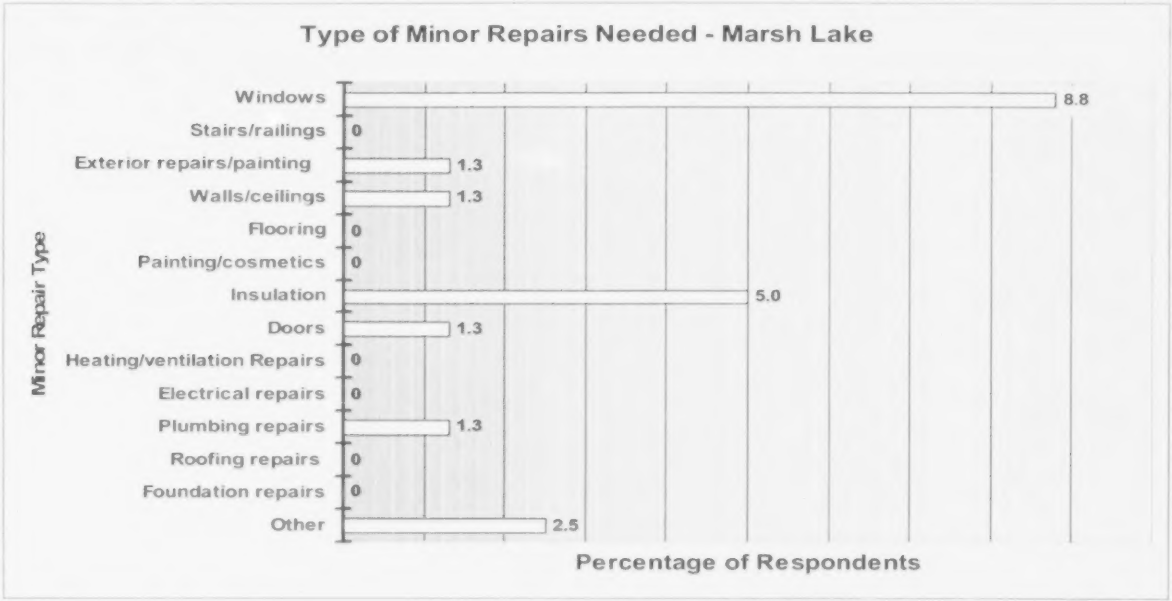


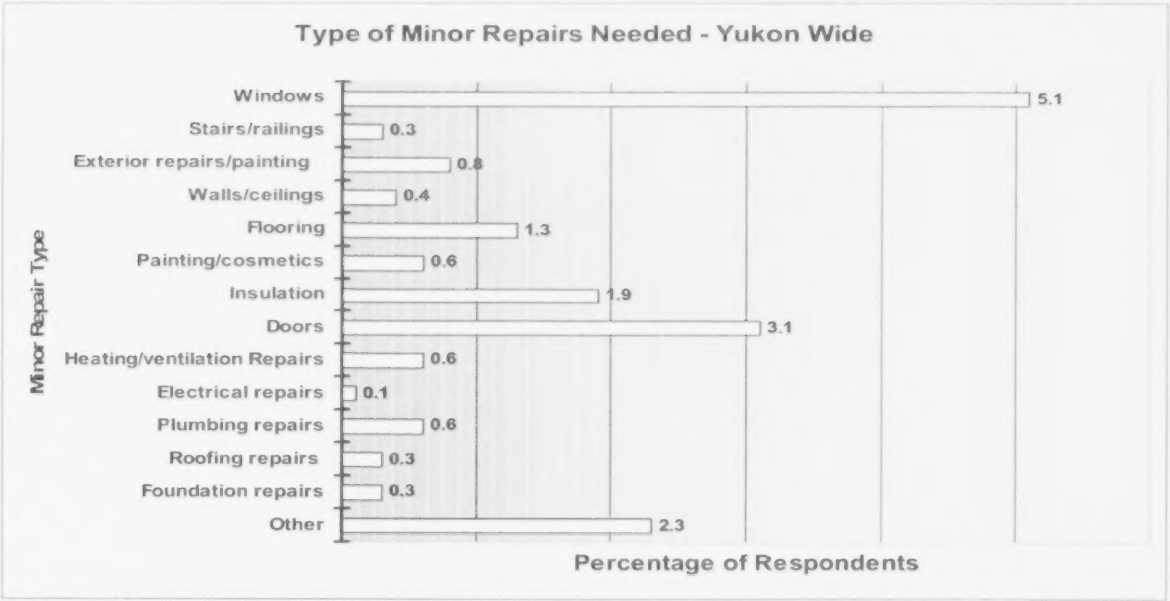
HIGHLIGHTS

- 15 percent of Marsh Lake dwellings require minor repairs. This is slightly more than the Yukon wide percentage of 12.

1.2.7 TYPE OF MINOR REPAIR NEEDED

The following bar charts show the percentage of households that indicated their dwellings needed repairs other than major repairs. Note, respondents may have indicated the need for more than one type of repair.





HIGHLIGHTS

- Windows at 8.8 percent and insulation at 5 percent are the most common minor repairs required.
- "Other" refers to minor repairs not included in another category.

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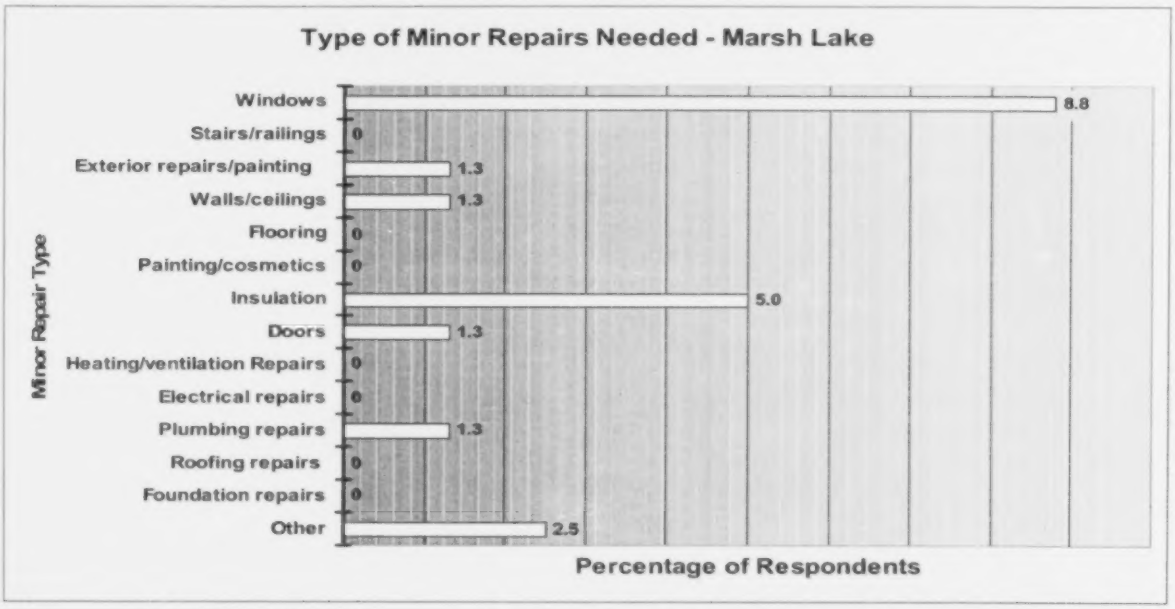
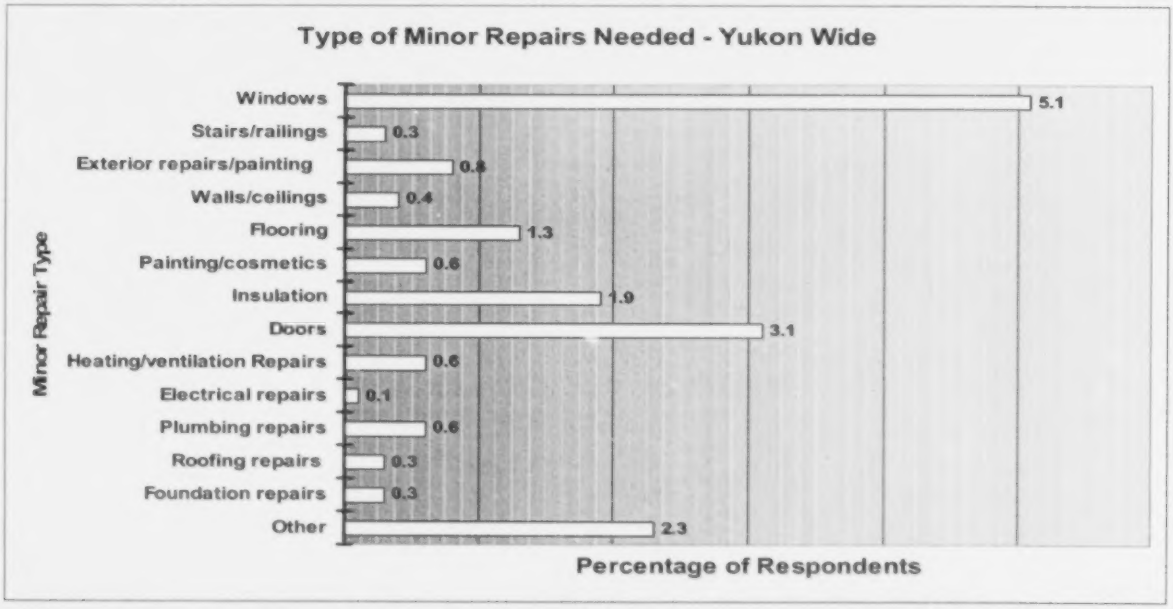




HIGHLIGHTS

- Windows at 8.8 percent and insulation at 5 percent are the most common minor repairs required.
- "Other" refers to minor repairs not included in another category.

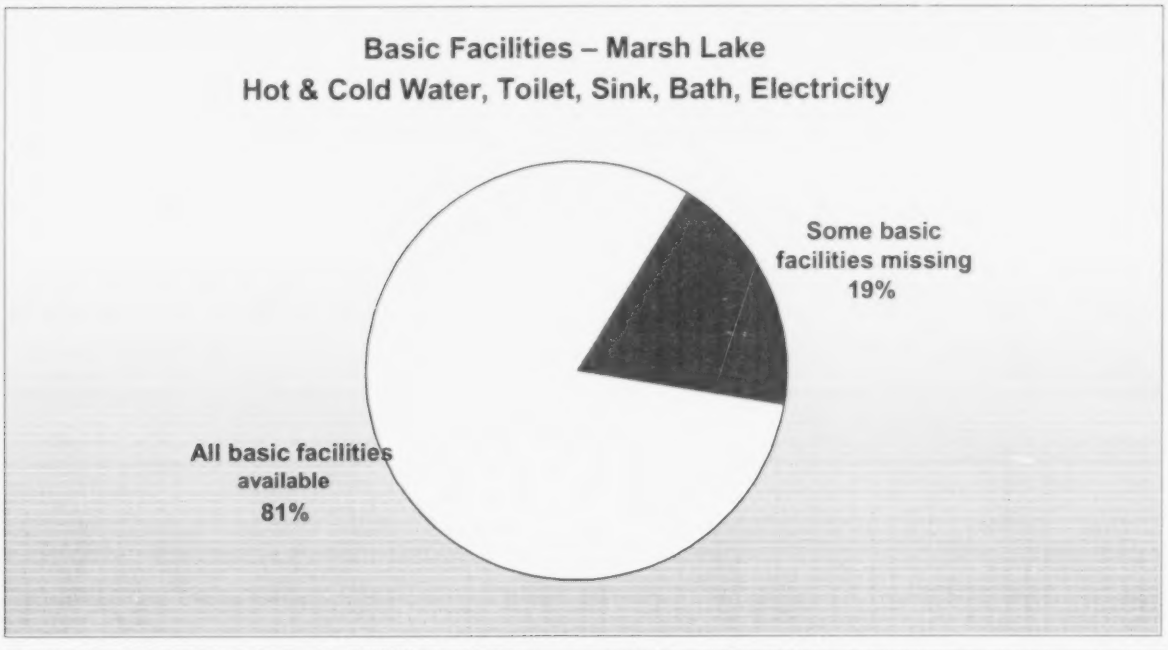
1.3 BASIC FACILITIES

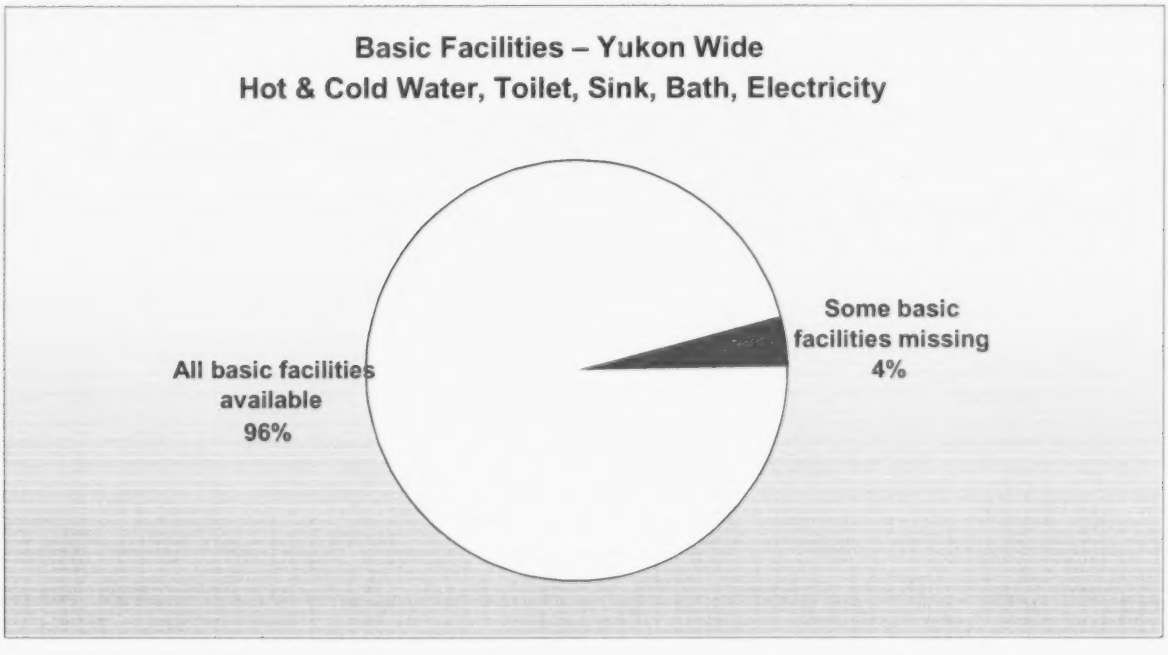
Basic facilities include hot and cold water, indoor toilet, sink, bath, and electricity. The next sub-theme shows the percentage of households that have basic facilities:

⇒ **BASIC FACILITIES.**

1.3.1 BASIC FACILITIES

The following pie charts show the percentage of households that have basic facilities.


Basic Facilities – Marsh Lake
Hot & Cold Water, Toilet, Sink, Bath, Electricity
Some basic facilities missing 19%
All basic facilities available 81%


Basic Facilities – Yukon Wide
Hot & Cold Water, Toilet, Sink, Bath, Electricity
Some basic facilities missing 4%
All basic facilities available 96%

HIGHLIGHTS

- 19 percent of dwellings in Marsh Lake are missing some basic facilities. This is over four times the Yukon rate.
- Within the Yukon as a whole, only 4 percent of dwellings are missing some basic facilities.

1.4 HEALTH AND SAFETY DEFICIENCIES

The next six sub-themes show the percentage of households that have health and safety deficiencies including lack of smoke alarms, ventilation, clean water, and safe sewage:

⇒ HEALTH AND SAFETY DEFICIENCIES,

⇒ SMOKE ALARMS,

⇒ MECHANICAL VENTILATION,

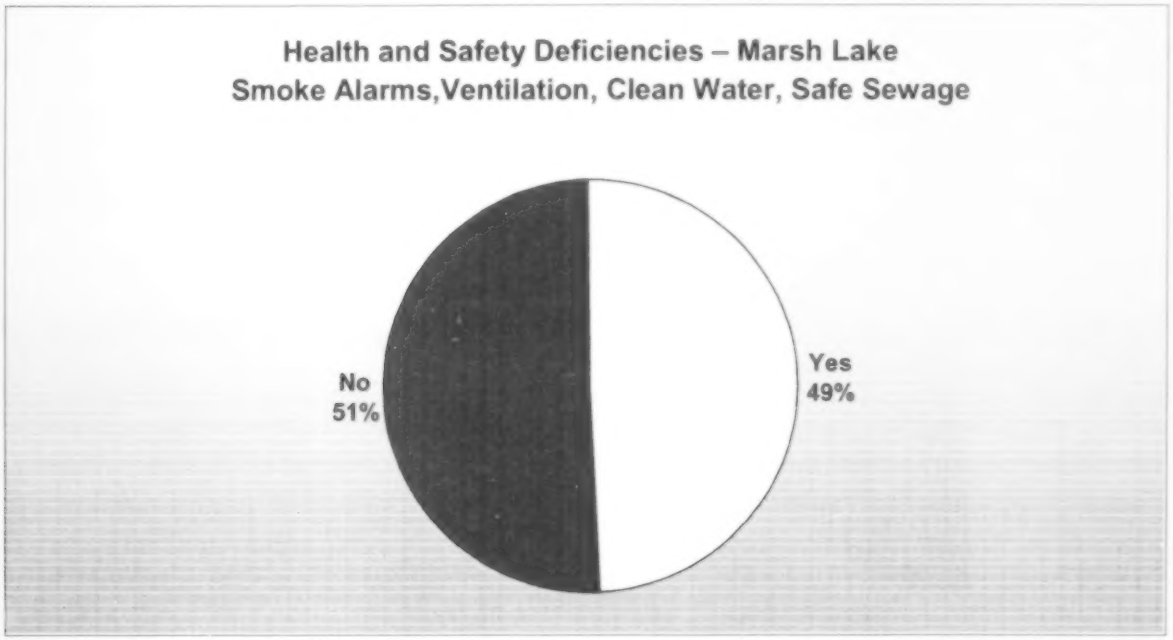
⇒ KITCHEN/BATHROOM EXHAUST,

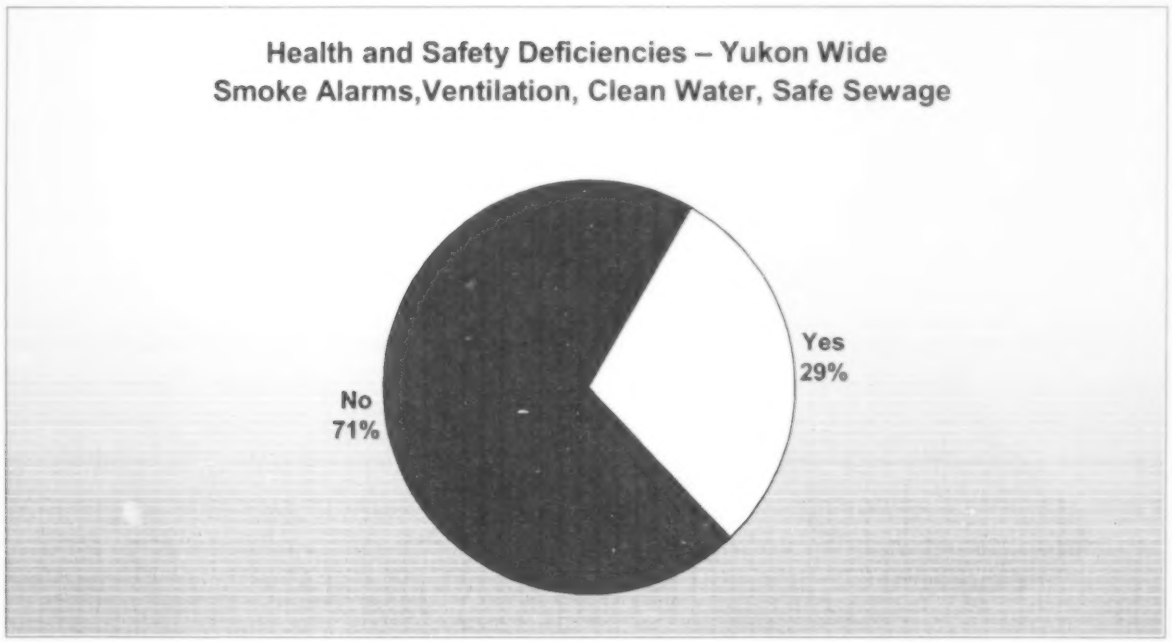
⇒ WATER SUPPLY,

⇒ SEWAGE DISPOSAL.

1.4.1 HEALTH AND SAFETY DEFICIENCIES

The following pie charts show the percentage of households that have health and safety deficiencies:



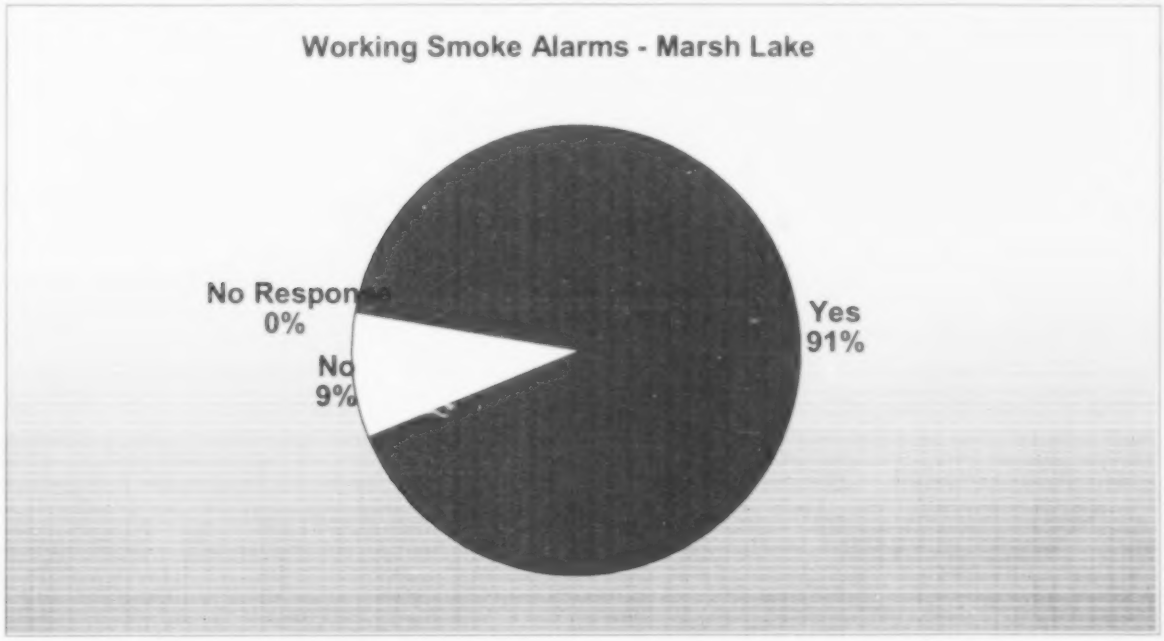


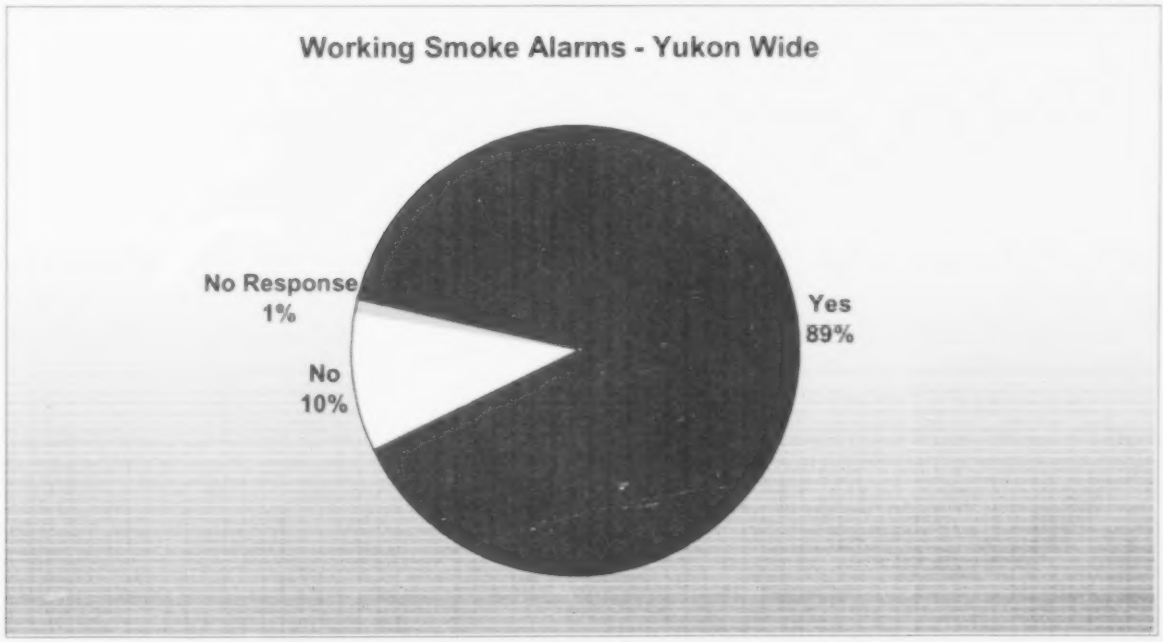
HIGHLIGHTS

- 49 percent of all Marsh Lake dwellings are deficient in at least one health and safety feature.
- Within the Yukon as a whole, 29 percent of dwellings are deficient in at least one of these features.

1.4.2 SMOKE ALARMS

The following pie charts show the percentage of households that have working smoke alarms:



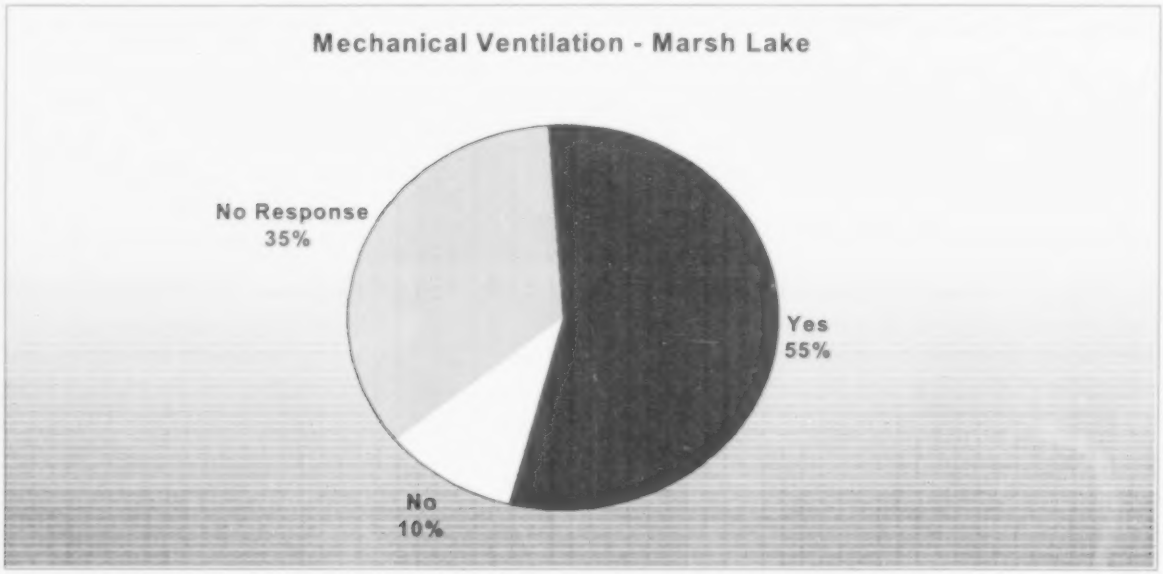


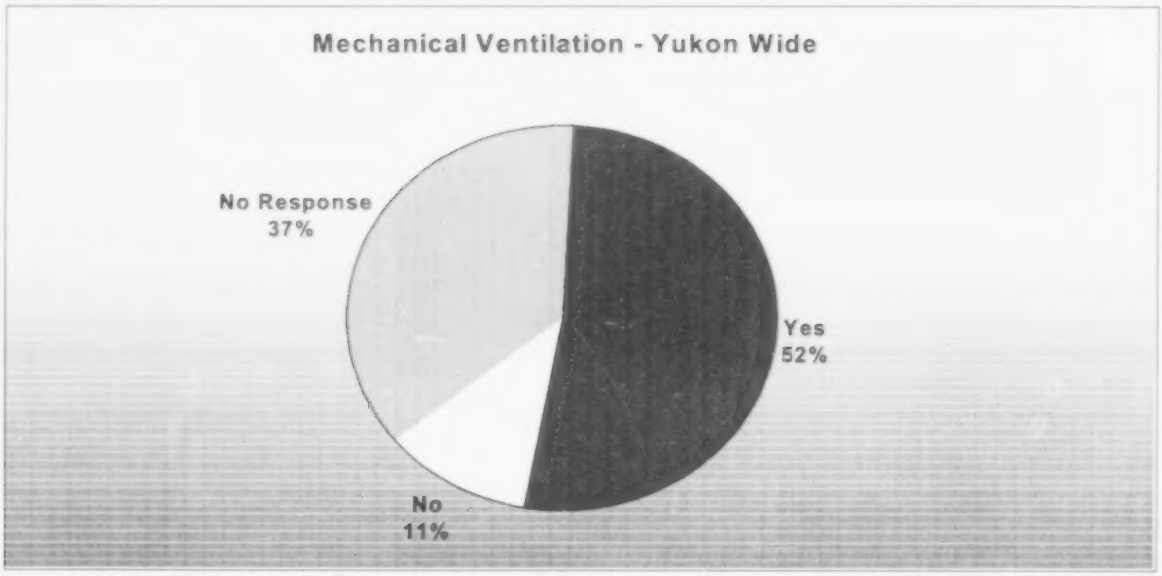
HIGHLIGHTS

- Marsh Lake and Yukon wide results are similar.
- 9 percent of Marsh Lake dwellings do not have working smoke alarms.
- 10 percent of dwellings in the Yukon do not have working smoke alarms.

1.4.3 MECHANICAL VENTILATION

Mechanical ventilation includes heat recovery ventilators, central fans without heat recovery, and direct fresh air supplied by ducting to a furnace return air duct. The following pie charts show the percentage of households that have mechanical ventilation:



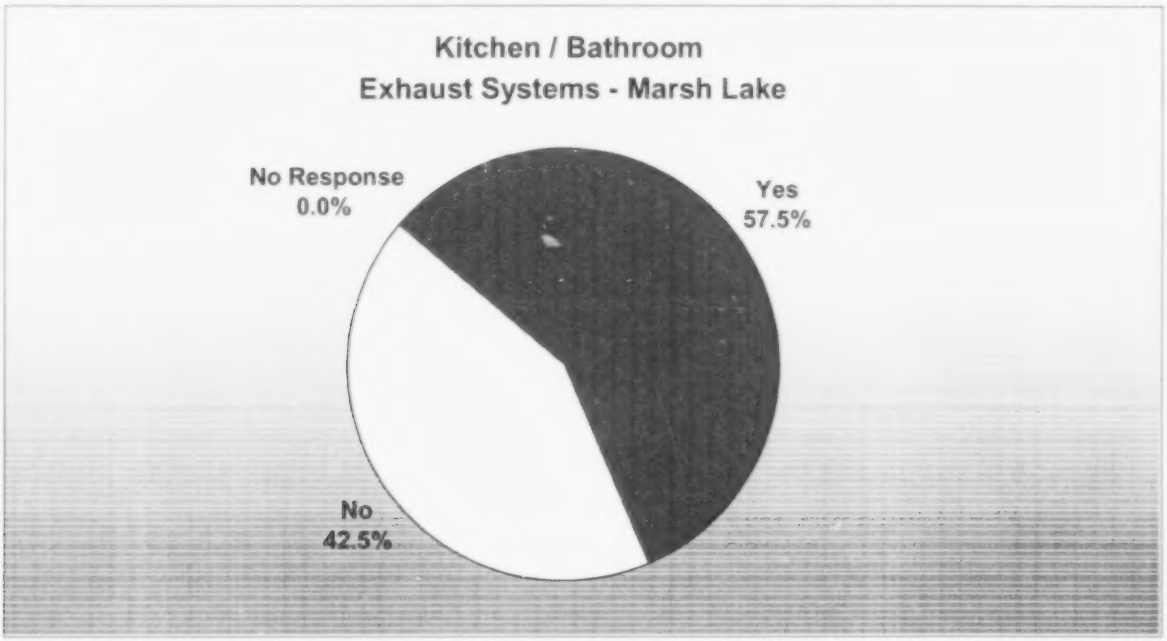


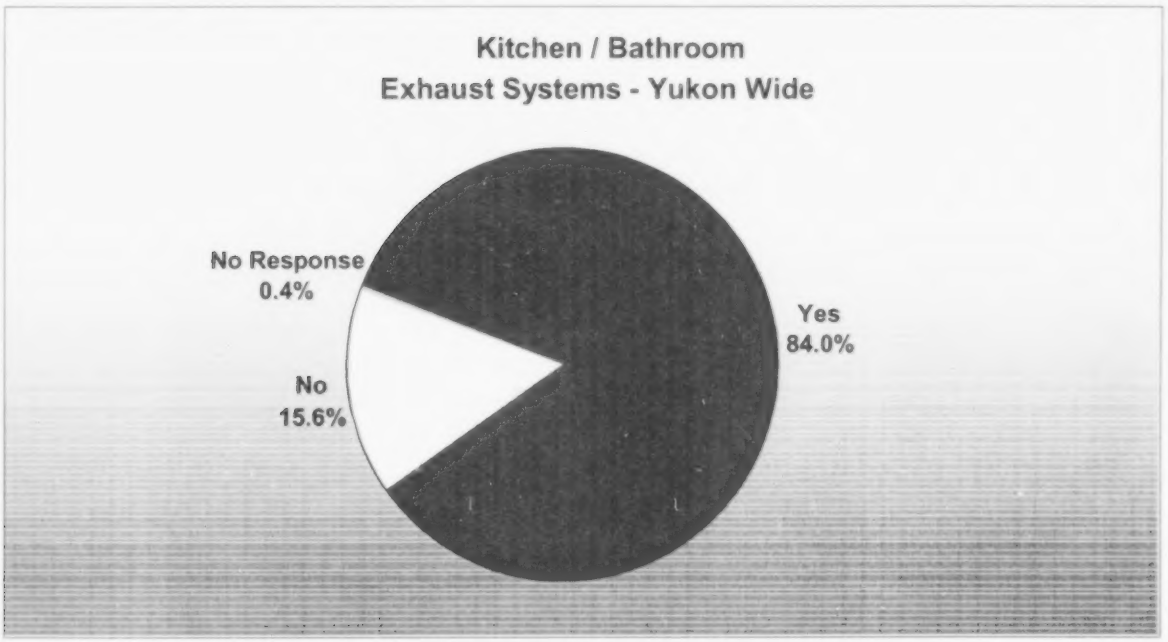
HIGHLIGHTS

- Marsh Lake and Yukon wide results are very similar.
- 55 percent of Marsh Lake households have mechanical ventilation.
- 52 percent of Yukon households have mechanical ventilation.
- In each case, just over half of respondents said they had mechanical ventilation.
- The non-response is quite high at 35 percent for Marsh Lake and 37 percent for the Yukon.

1.4.4 KITCHEN/BATHROOM EXHAUST SYSTEMS

The following pie charts show the percentage of households that have kitchen/bathroom exhaust systems:





HIGHLIGHTS

- 57.5 percent of the dwellings in Marsh Lake have kitchen and/or bathroom exhaust systems.
- 42.5 percent of dwellings in Marsh Lake do not have exhaust systems. This percentage is much higher than the Yukon percentage of 15.6.

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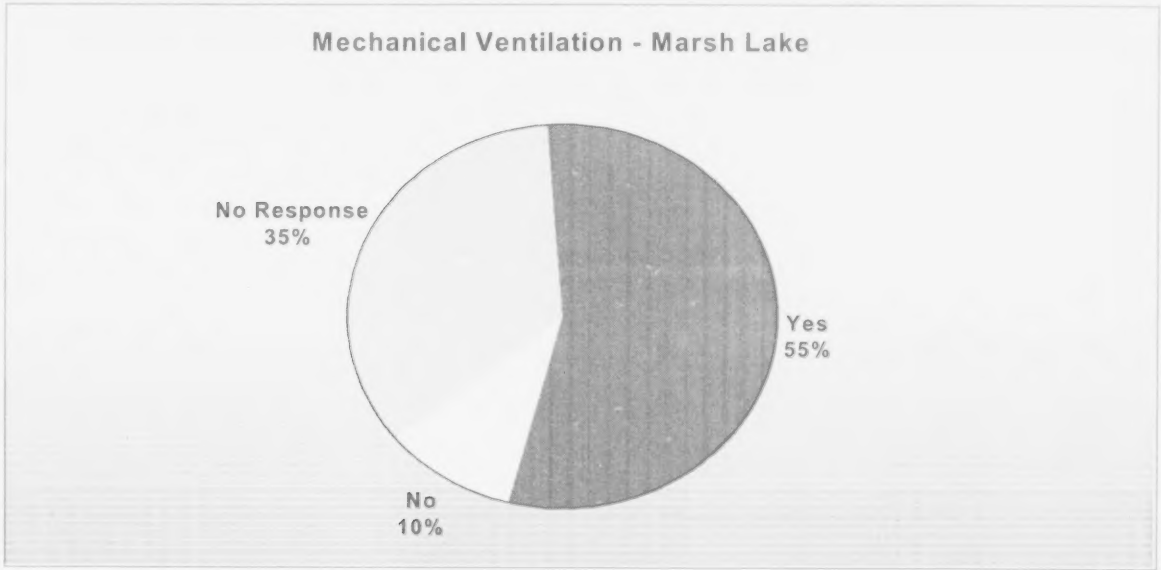

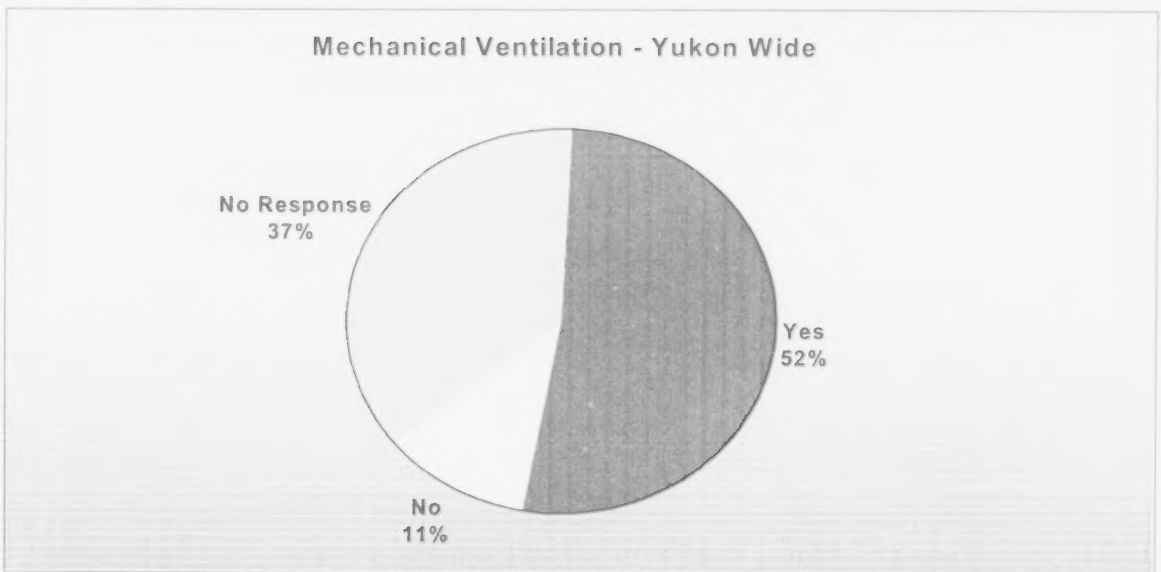

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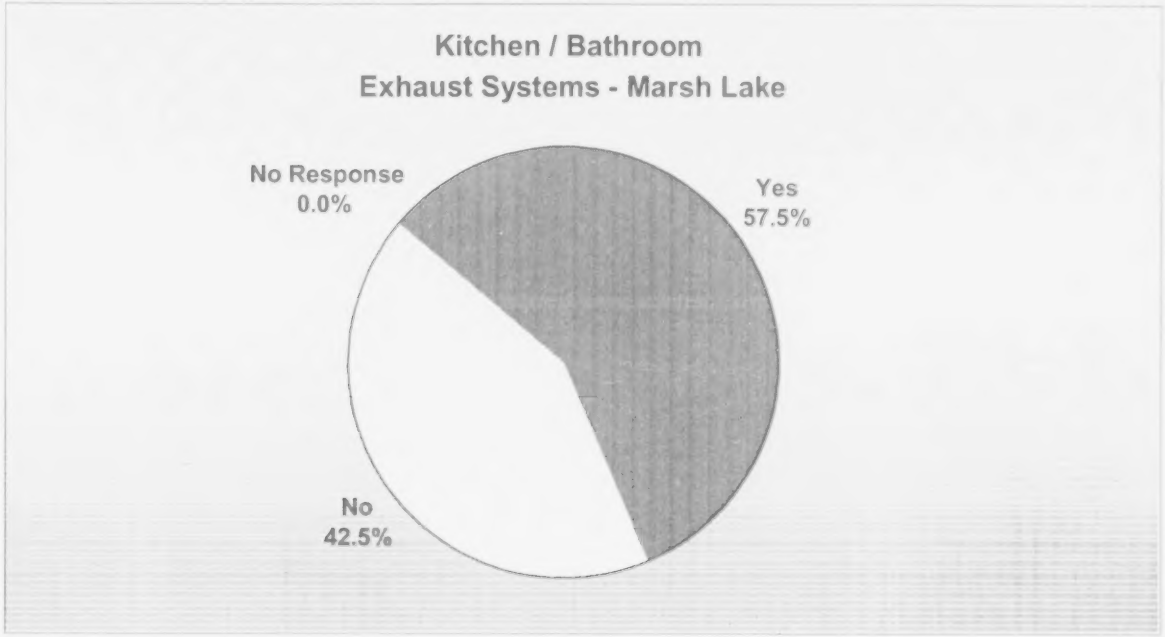

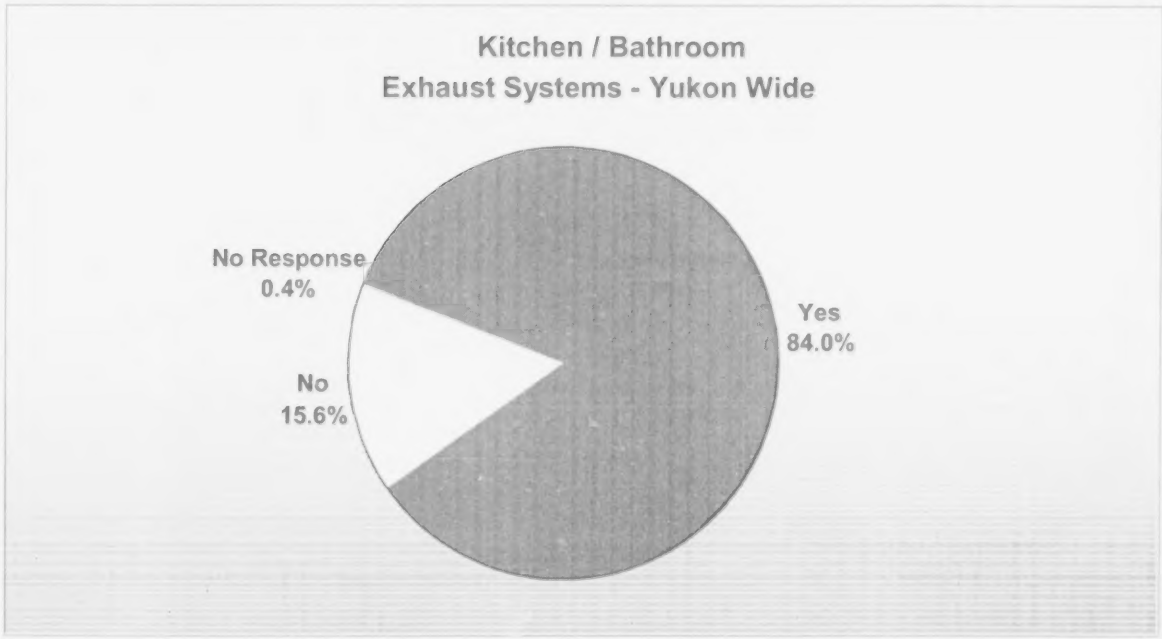

HIGHLIGHTS

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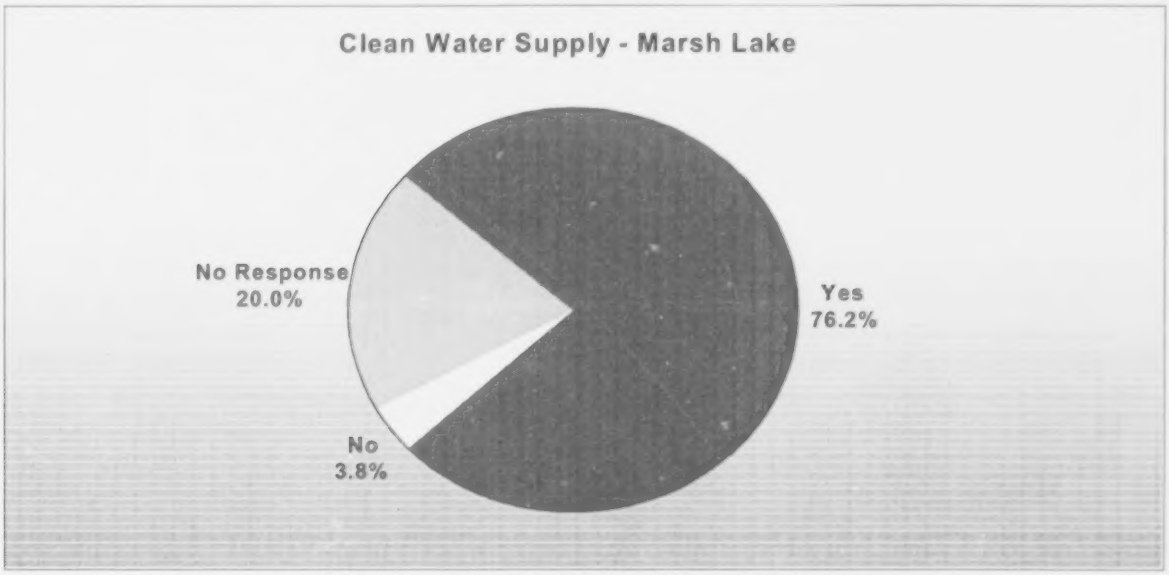
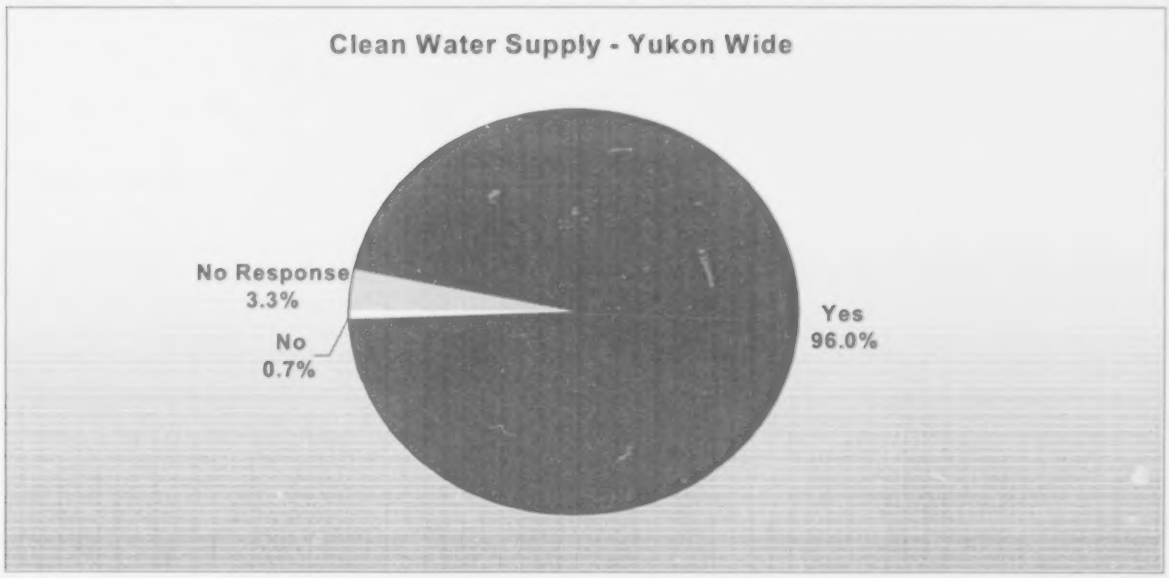
- 42.5 percent of dwellings in Marsh Lake do not have exhaust systems. This percentage is much higher than the Yukon percentage of 15.6.

1.4.5 WATER SUPPLY

The following pie charts show the percentage of households that have a clean water supply:



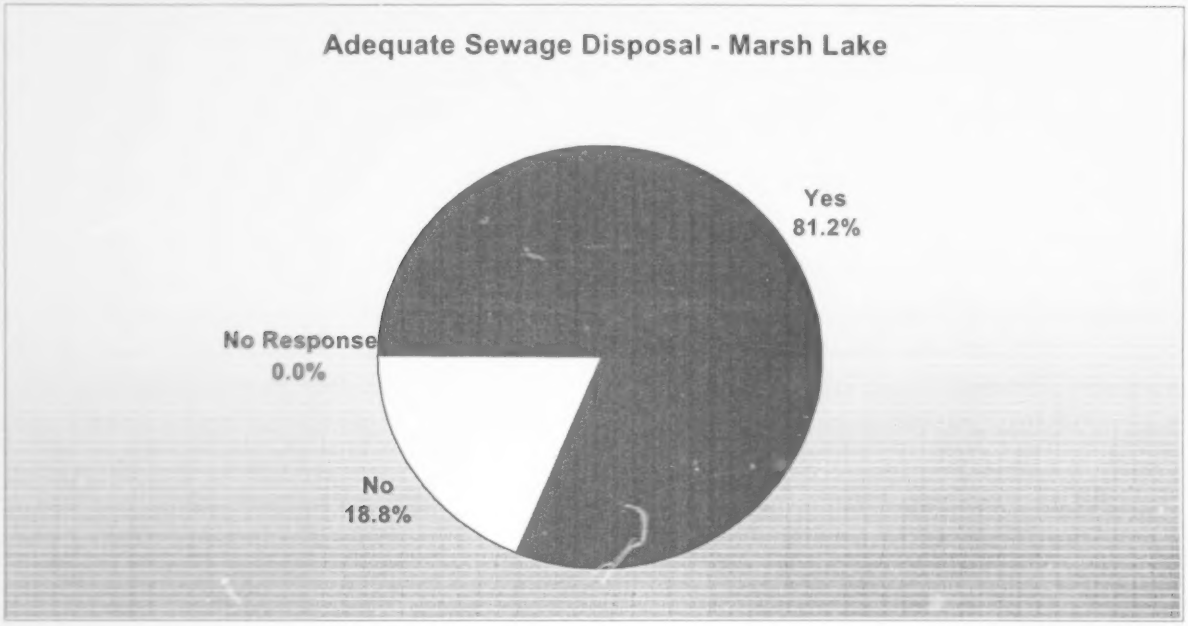


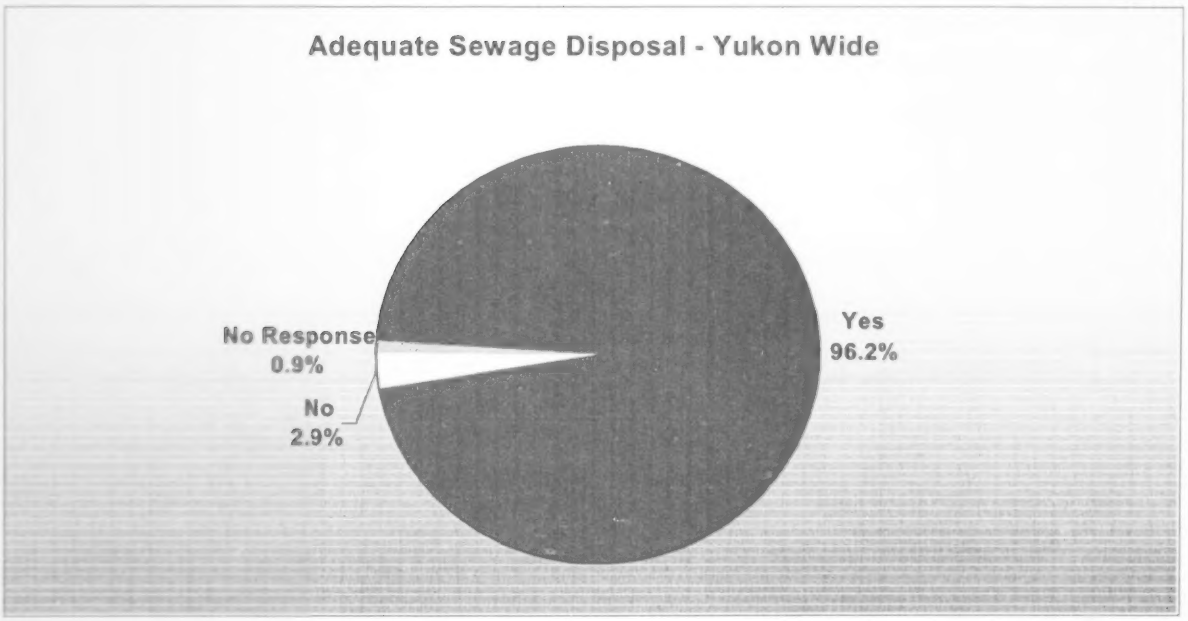
HIGHLIGHTS

- 20 percent of Marsh Lake households did not respond.
- 76.2 percent of respondents say they have a clean water supply.
- 3.8 percent say they do not have a clean water supply. The Yukon rate is 0.7 percent.
- Five times as many Marsh Lake households do not have clean water as the rest of the Yukon.

1.4.6 SEWAGE DISPOSAL

The following pie charts show the percentage of households that have adequate sewage disposal:





HIGHLIGHTS

- 18.8 percent of respondents in Marsh Lake do not have adequate sewage disposal.
- This is about 6 times the Yukon rate of 2.9 percent.

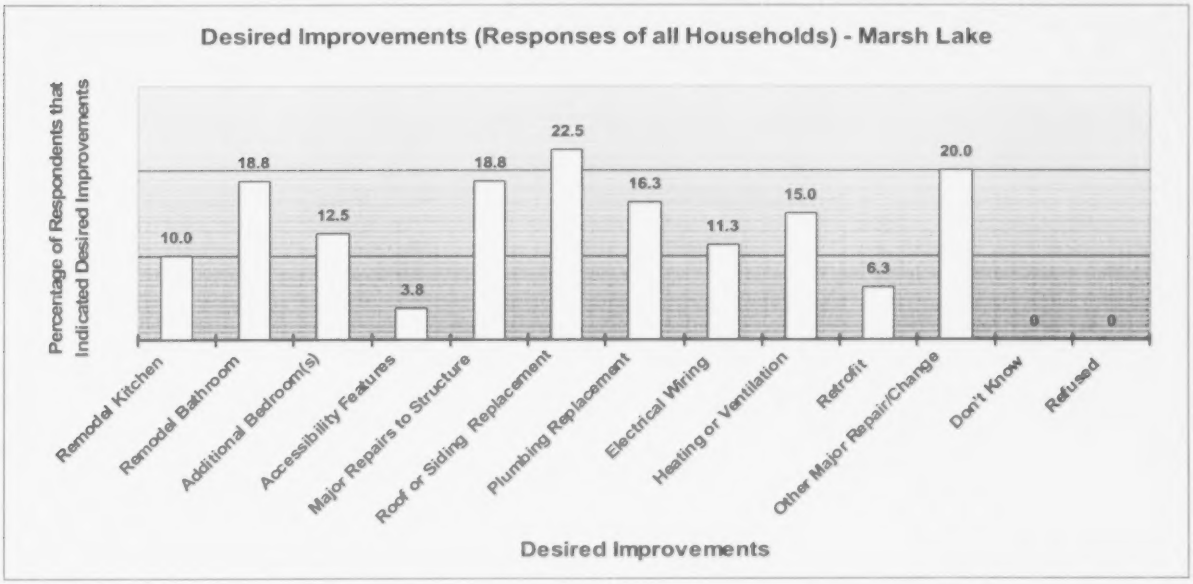
1.5 DESIRED IMPROVEMENTS

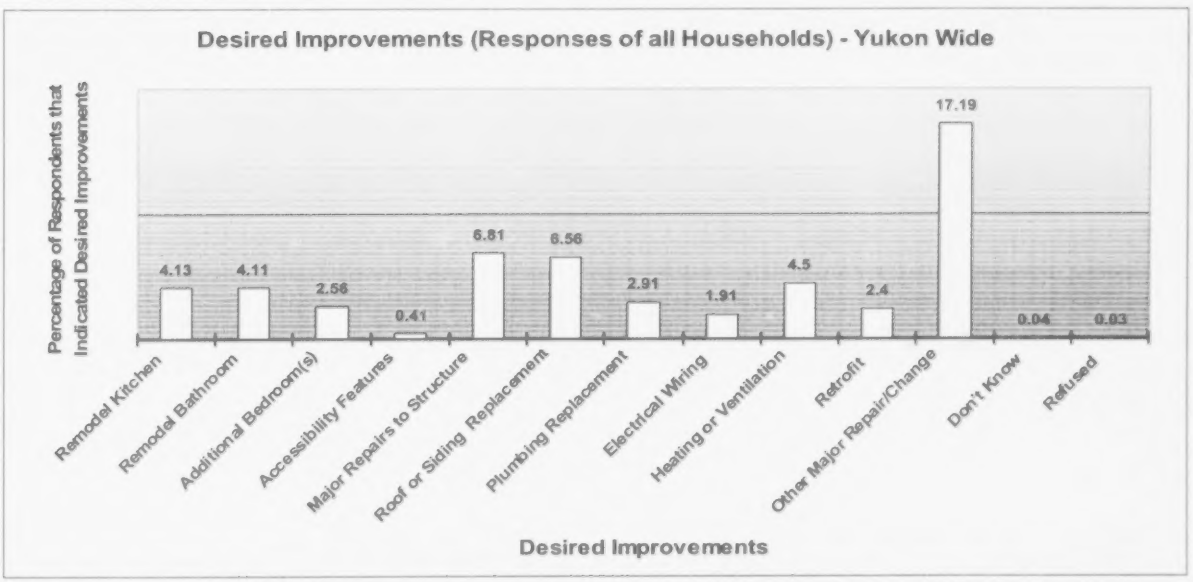
Respondents were asked what types of changes or repairs they would like to make in the next two years. The next sub-theme shows the percentage of households that desire improvements:

⇒ **DESIRED IMPROVEMENTS.**

1.5.1 DESIRED IMPROVEMENTS

"Major Repairs to Structure" includes repairs to walls, foundation, floors and ceiling. "Other Major Repair/Change" addresses the development of and/or addition of new space. These bar charts show the percentage of respondents who indicated various desired improvements.





HIGHLIGHTS

- In Marsh Lake, there is a large variety of types of desired improvements.
- Apart from the non-specific "Other" category, bathroom remodeling at 18.8 percent, major repairs to structure at 18.8 percent, and roof or siding replacement at 22.5 percent are the most desired kinds of improvements.

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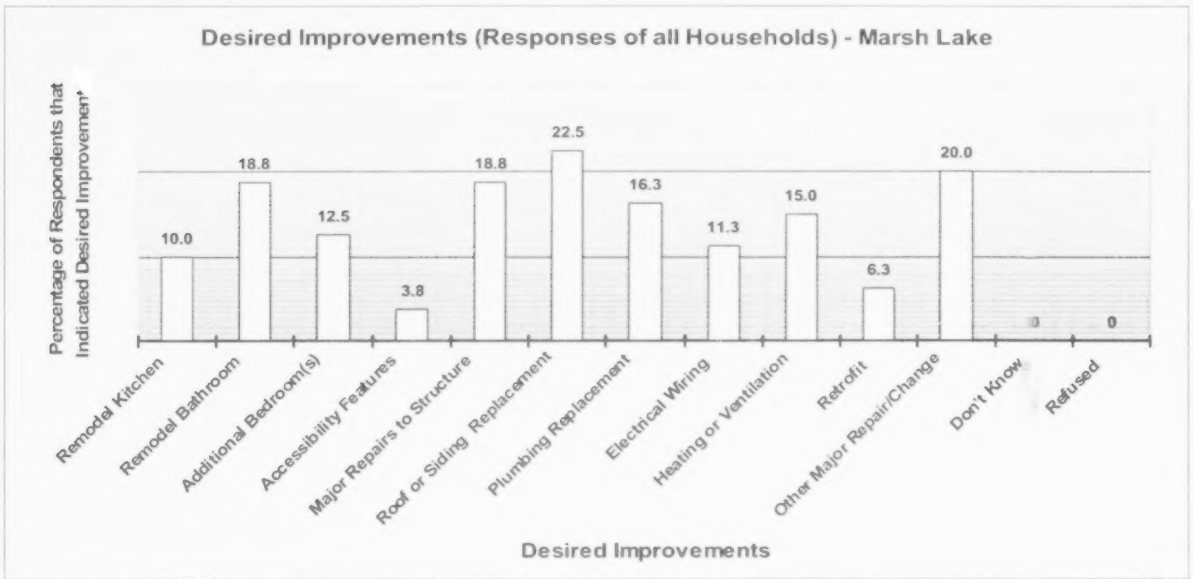

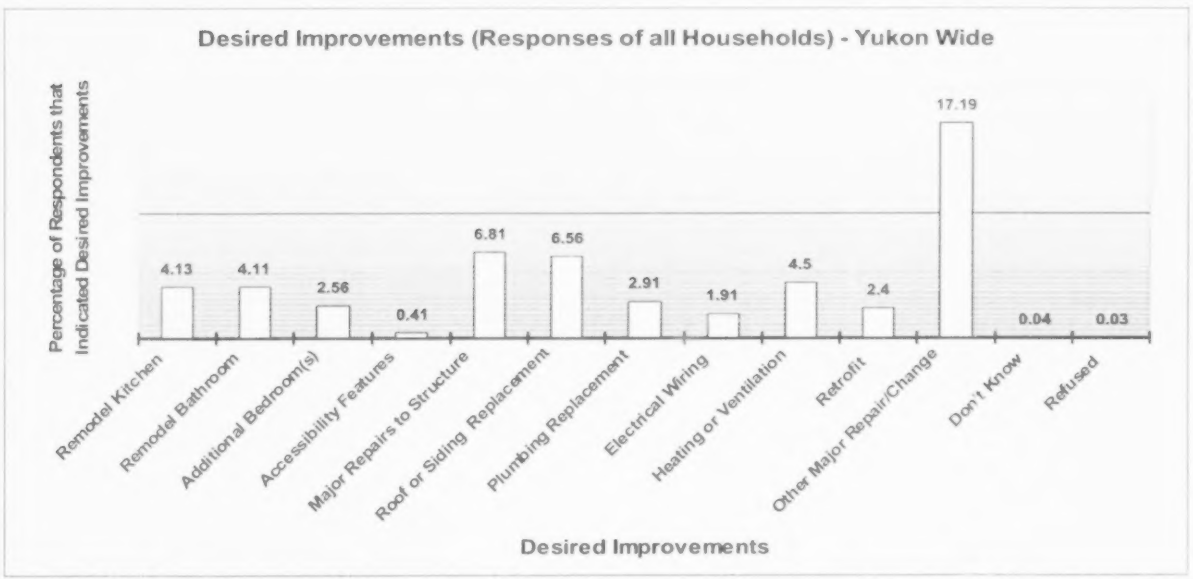

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- Apart from the non-specific "Other" category, bathroom remodeling at 18.8 percent, major repairs to structure at 18.8 percent, and roof or siding replacement at 22.5 percent are the most desired kinds of improvements.

2 DWELLING AFFORDABILITY

Dwelling affordability is a measure of the ability of the occupants of a dwelling to pay for their housing. Dwelling affordability was determined using ranges of incomes and ranges of expenses. Using these ranges, and the standard of 30 percent shelter cost to income ratio as a cut-off, it was possible to determine households where there was an affordability problem, households where there was no affordability problem, and households where there was a "possible" affordability problem. There were also households where respondents did not provide household income and/or expense information. These fell into the "insufficient data" category.

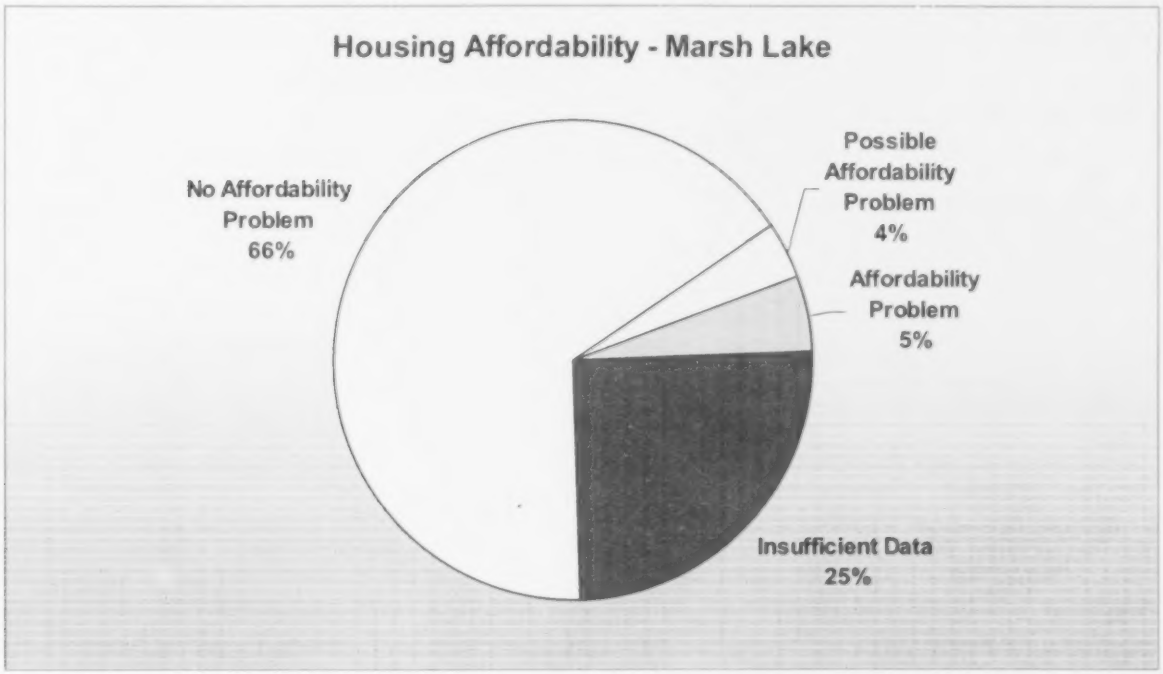
2.1 PRESENCE OR ABSENCE OF AFFORDABILITY PROBLEM

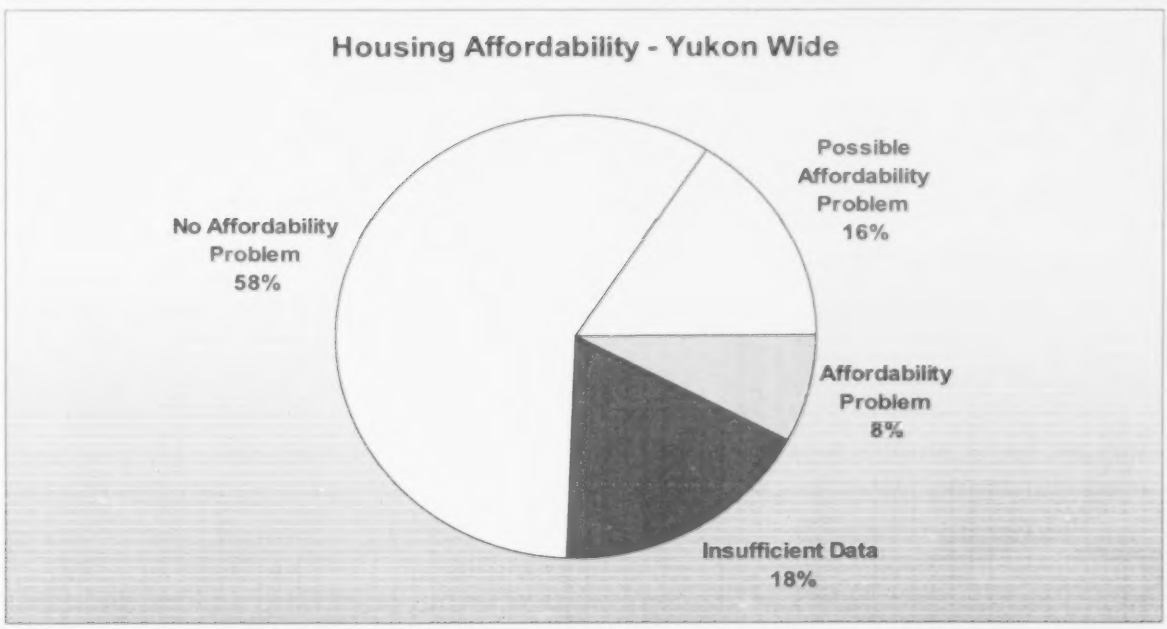
Respondents were asked whether they had an affordability problem. The next sub-theme shows dwelling affordability in Marsh Lake and in the Yukon:

⇒ **AFFORDABILITY.**

2.1.1 AFFORDABILITY

The following pie charts show the percentage of households in each category:





HIGHLIGHTS

- 5 percent of Marsh Lake households indicated an affordability problem where they are spending more than 30 percent of their income on shelter costs. This compares with 8 percent Yukon wide.
- 4 percent of Marsh Lake households indicated having a possible affordability problem. This compares with 16 percent Yukon wide.

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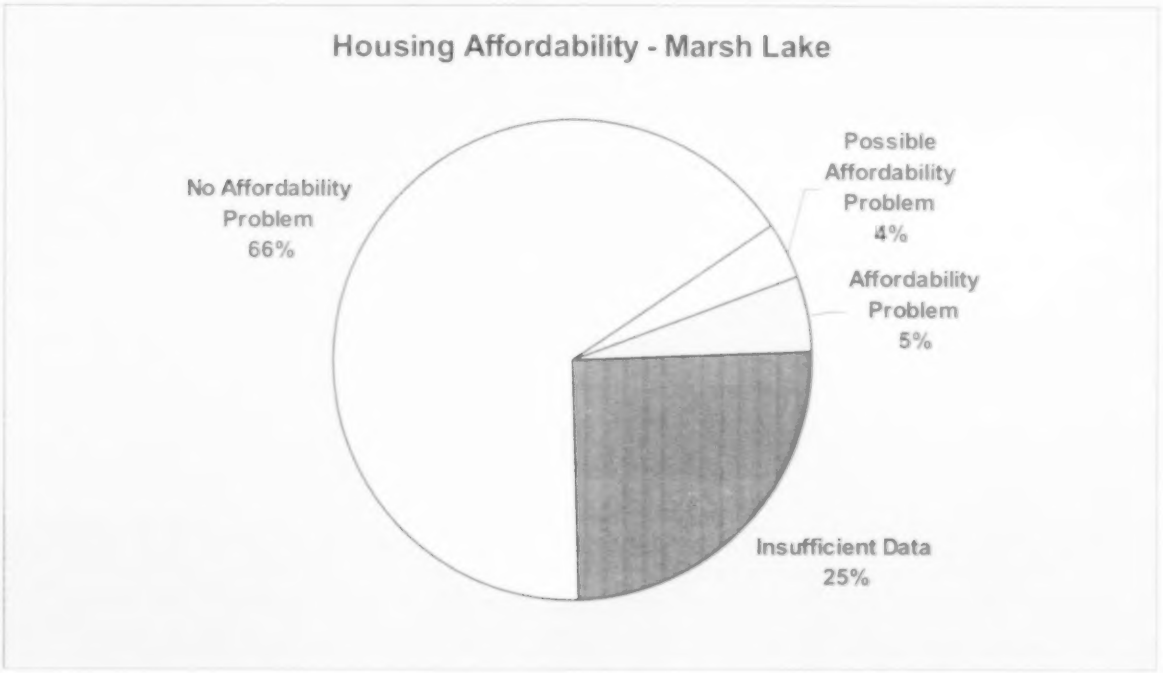

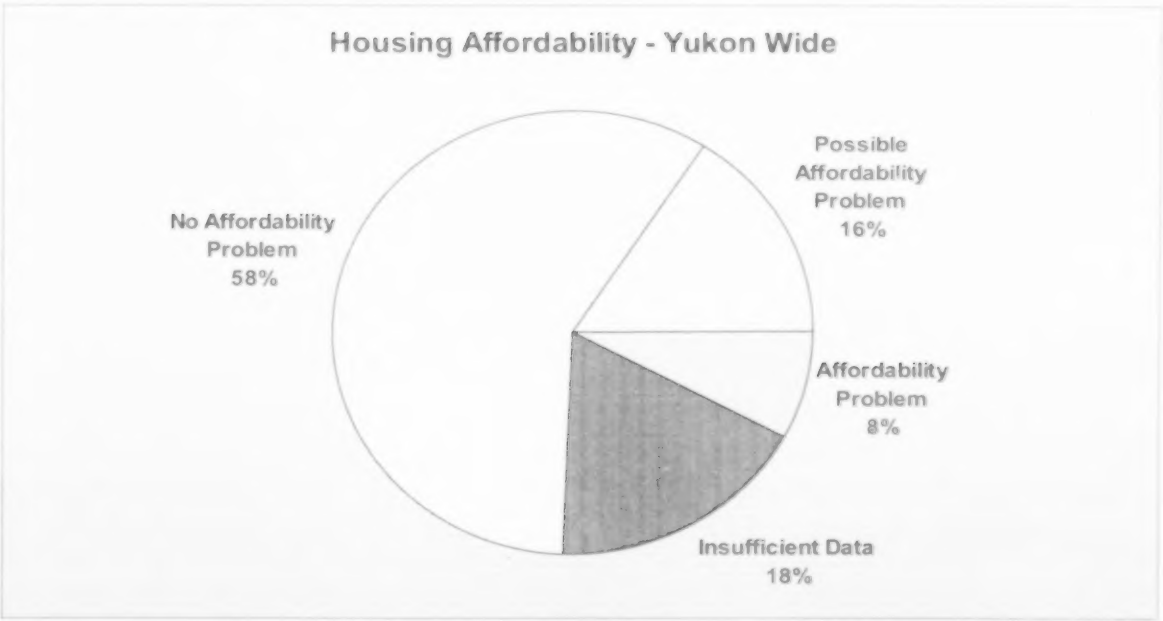

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- 4 percent of Marsh Lake households indicated having a possible affordability problem. This compares with 16 percent Yukon wide.

3 DWELLING SUITABILITY

"Dwelling suitability" in housing refers to the appropriateness of the dwelling for the people living in it including factors such as crowding and accessibility.

3.1 CROWDING

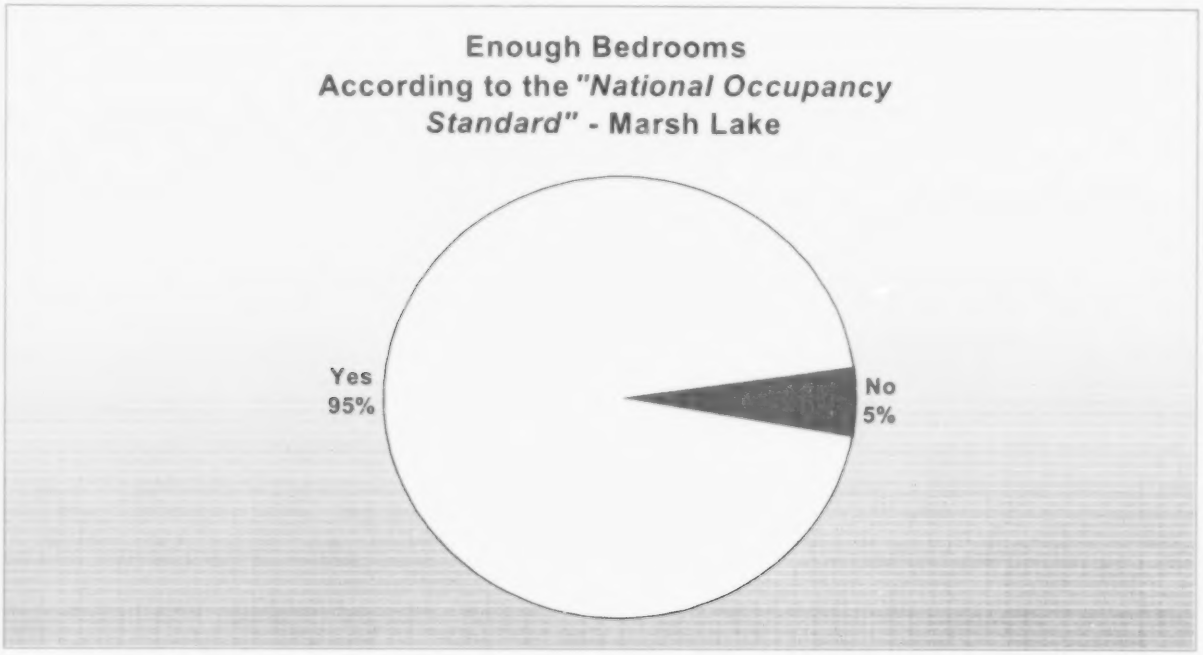
The National Occupancy Standard stipulates, for example, a minimum number of bedrooms required in a dwelling depending on the age and gender composition of the household. According to this standard, for example, separate bedrooms are required for each adult over the age of 18 unless that adult is in a married or common-law relationship with another household member. The next two sub-themes address crowding:

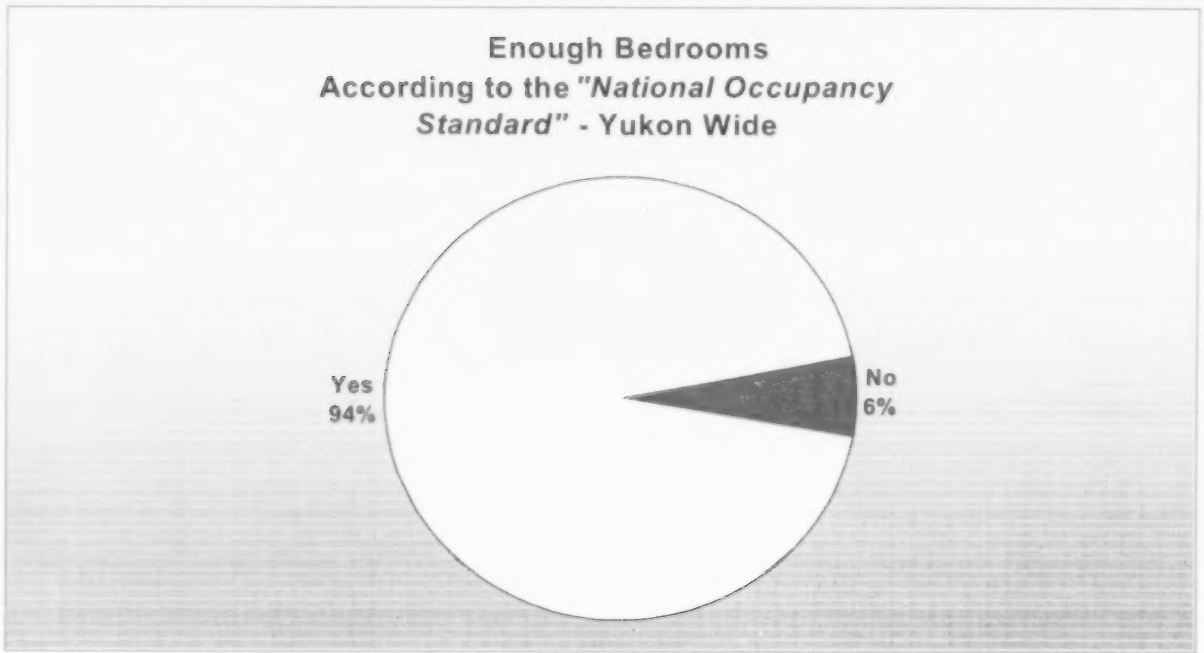
⇒ **BEDROOMS**,

⇒ **PERCENTAGE OF HOUSEHOLDS THAT USE OTHER ROOMS AS BEDROOMS**.

3.1.1 BEDROOMS

The following pie charts show the percentage of households with enough bedrooms:





HIGHLIGHTS

- Marsh Lake and Yukon wide results are similar.
- According to the *National Occupancy Standard*, 5 percent of all households in Marsh Lake and 6 percent in the Yukon in general do not have enough bedrooms.

3.1.1 BEDROOMS

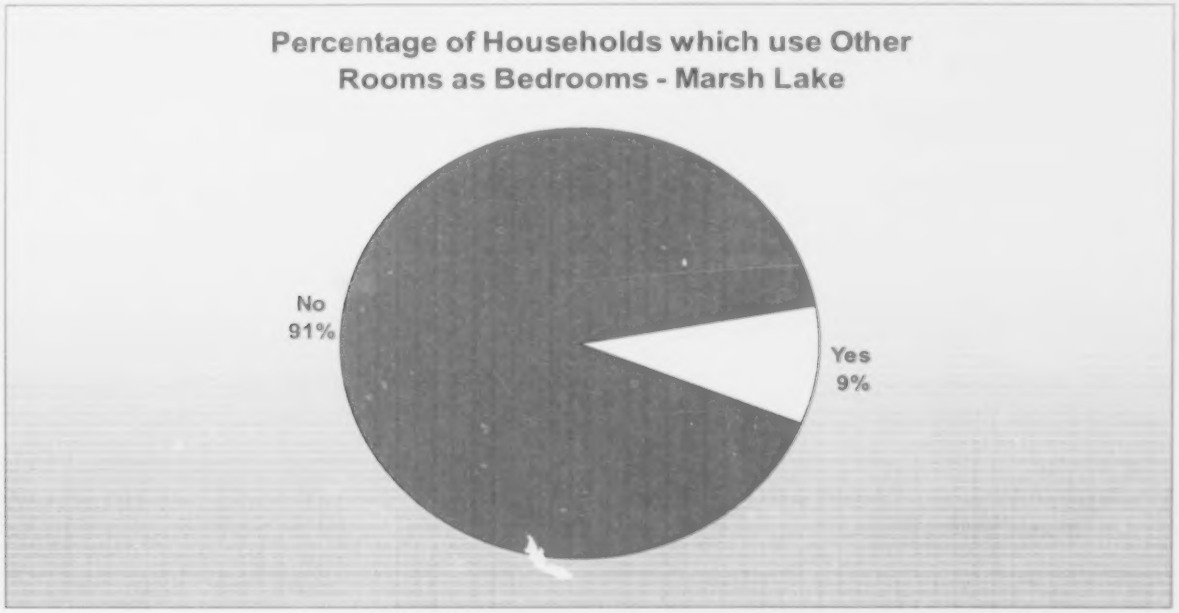
The following pie charts show the percentage of households with enough bedrooms:

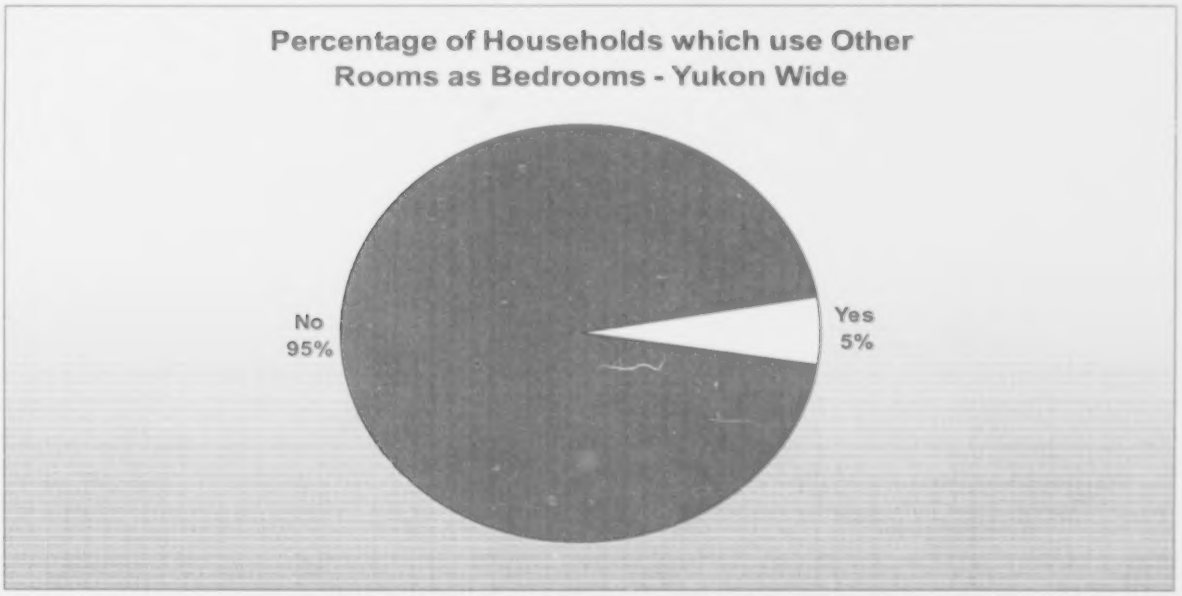
HIGHLIGHTS

- Marsh Lake and Yukon wide results are similar.
- According to the *National Occupancy Standard*, 5 percent of all households in Marsh Lake and 6 percent in the Yukon in general do not have enough bedrooms.

3.1.2 PERCENTAGE OF HOUSEHOLDS THAT USE OTHER ROOMS AS BEDROOMS

Some households use rooms other than bedrooms as bedrooms. The percentage of households that do this is shown below for both Marsh Lake and the Yukon in general.





HIGHLIGHTS

- 9 percent of Marsh Lake households use other rooms as bedrooms. This is almost double the Yukon rate of 5 percent.
- The majority of households in Marsh Lake and in the Yukon as a whole do not use other rooms as bedrooms.

3.2 ACCESSIBILITY FOR DISABLED AND ELDERLY

Another factor used in determining the suitability of housing is accessibility of the dwelling for those households with one or more disabled members. In order to determine the importance of this factor, the number of households that have disabled members must be determined. This information is shown in the next three sub-themes:

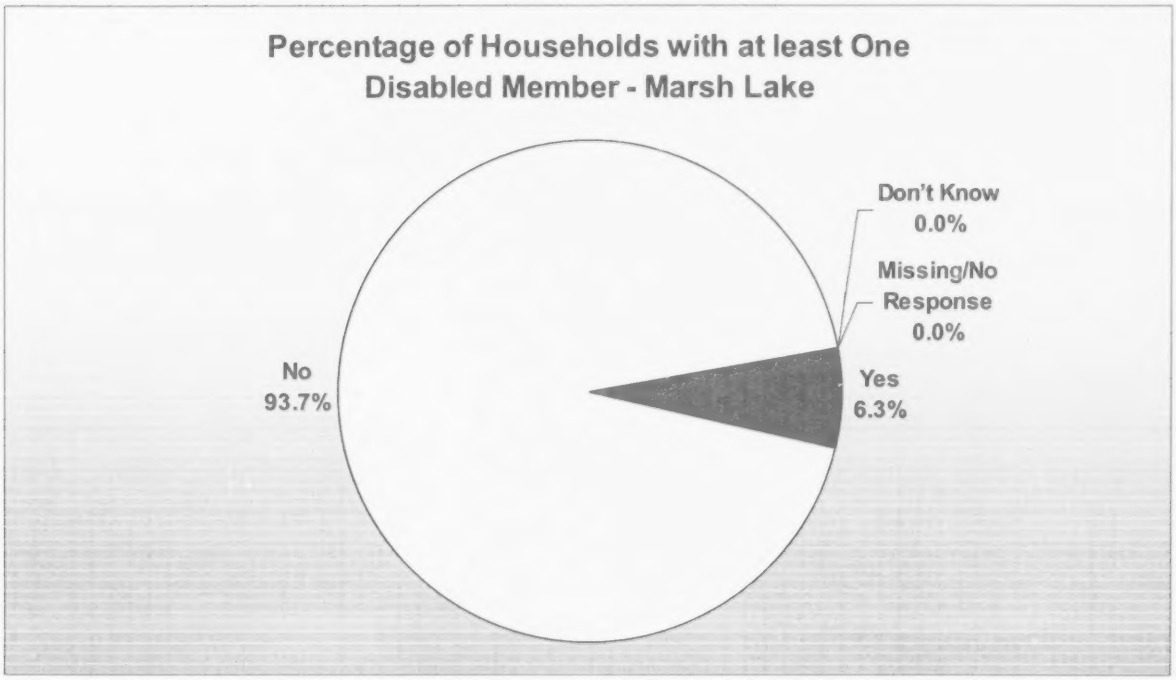
⇒ PERCENTAGE OF HOUSEHOLDS WITH AT LEAST ONE DISABLED PERSON,

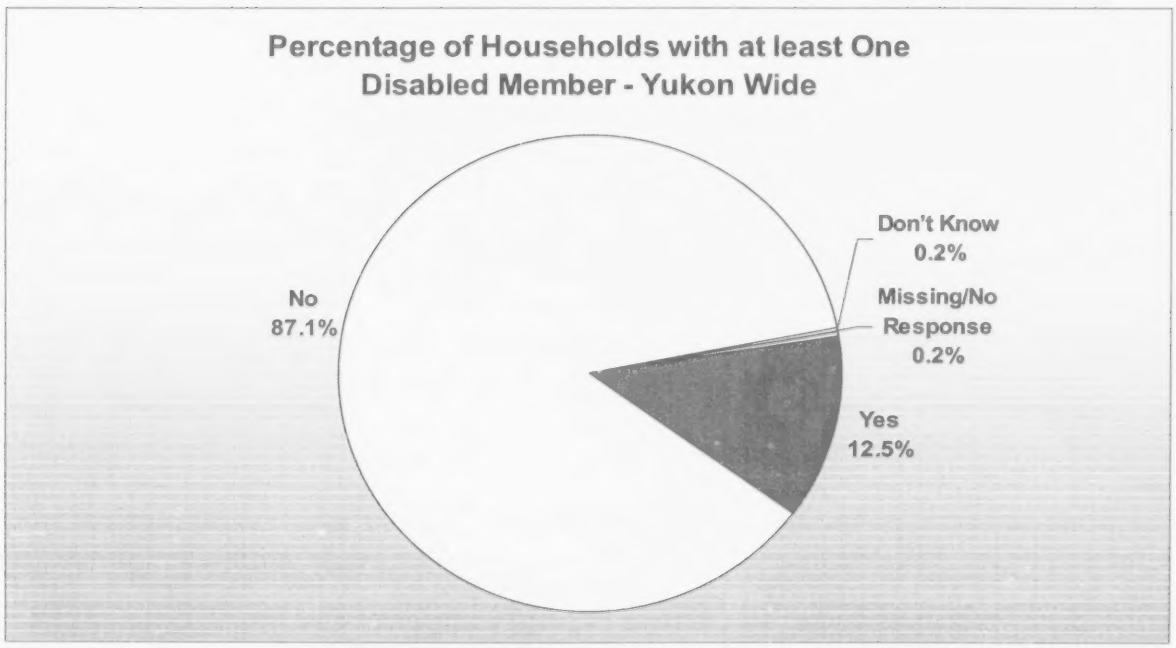
⇒ NUMBER OF DISABLED PEOPLE IN HOUSEHOLDS,

⇒ ACCESSIBILITY FEATURE(S) REQUIRED.

3.2.1 PERCENTAGE OF HOUSEHOLDS WITH AT LEAST ONE DISABLED PERSON

"Disability" was defined as either a mobility impairment requiring a wheelchair, other mobility impairment (for example, arthritis), visual, auditory, or other disability. The following pie charts show the percentage of households that have at least one disabled person.



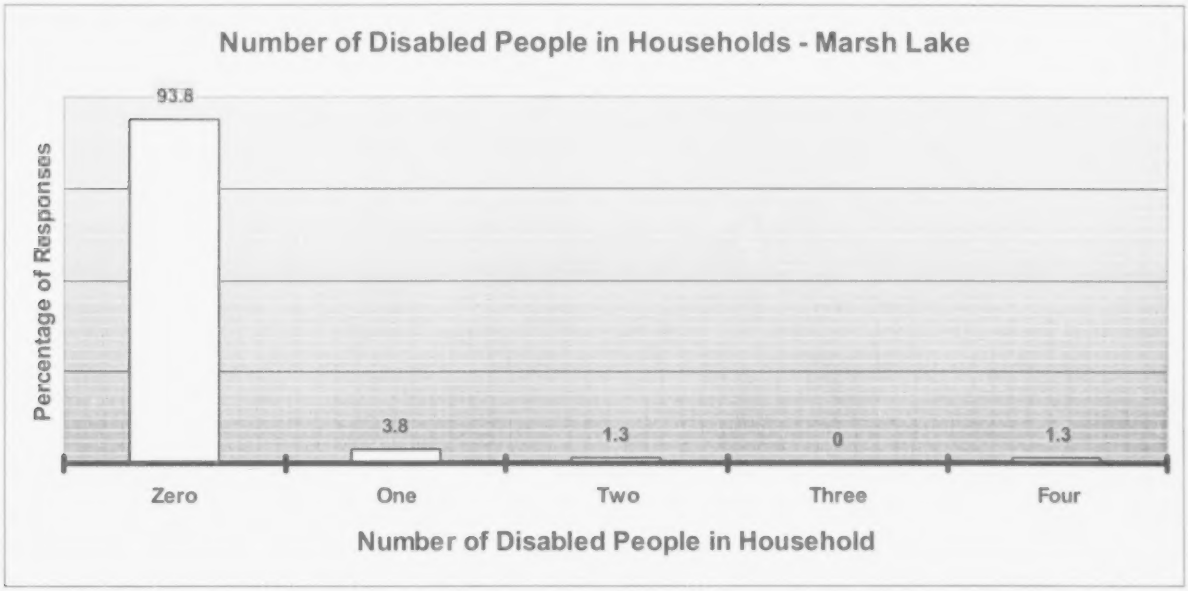


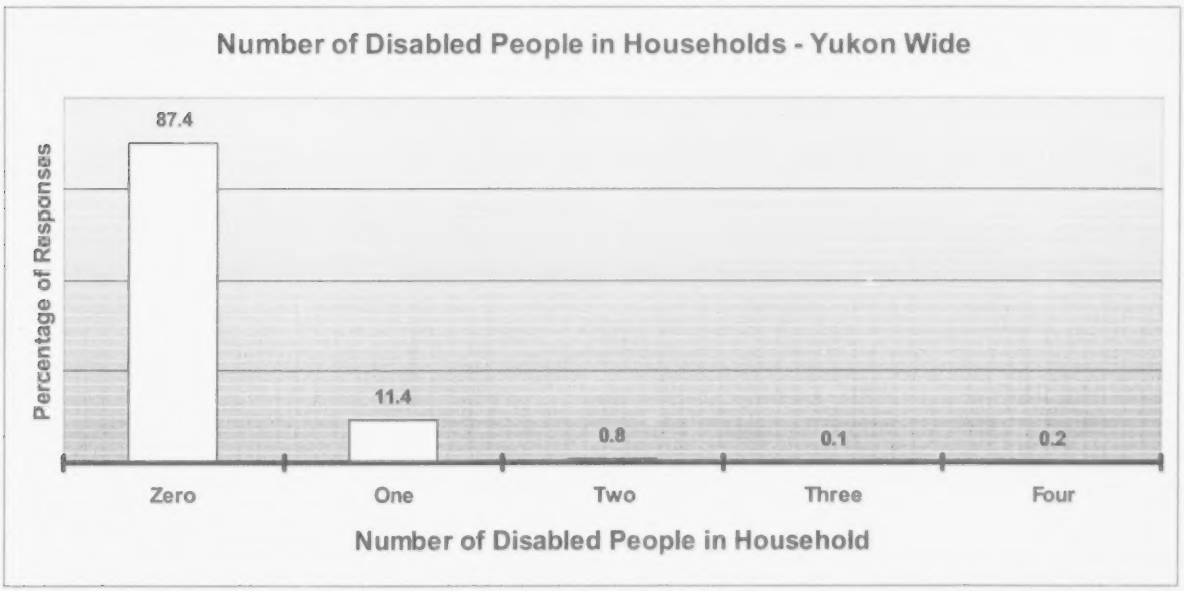
HIGHLIGHTS

- 6.3 percent of households in Marsh Lake have at least one disabled person.
- This is approximately half the corresponding Yukon wide rate of12.5 percent.

3.2.2 NUMBER OF DISABLED PEOPLE IN HOUSEHOLDS.

These bar charts illustrate the percentage of households with zero, two, three or four disabled people.





HIGHLIGHTS

- 3.8 percent of Marsh Lake households have one disabled person. This compares with 11.4 percent Yukon wide.
- 1.3 percent of Marsh Lake households have two disabled people. This compares with 0.8 percent Yukon wide.

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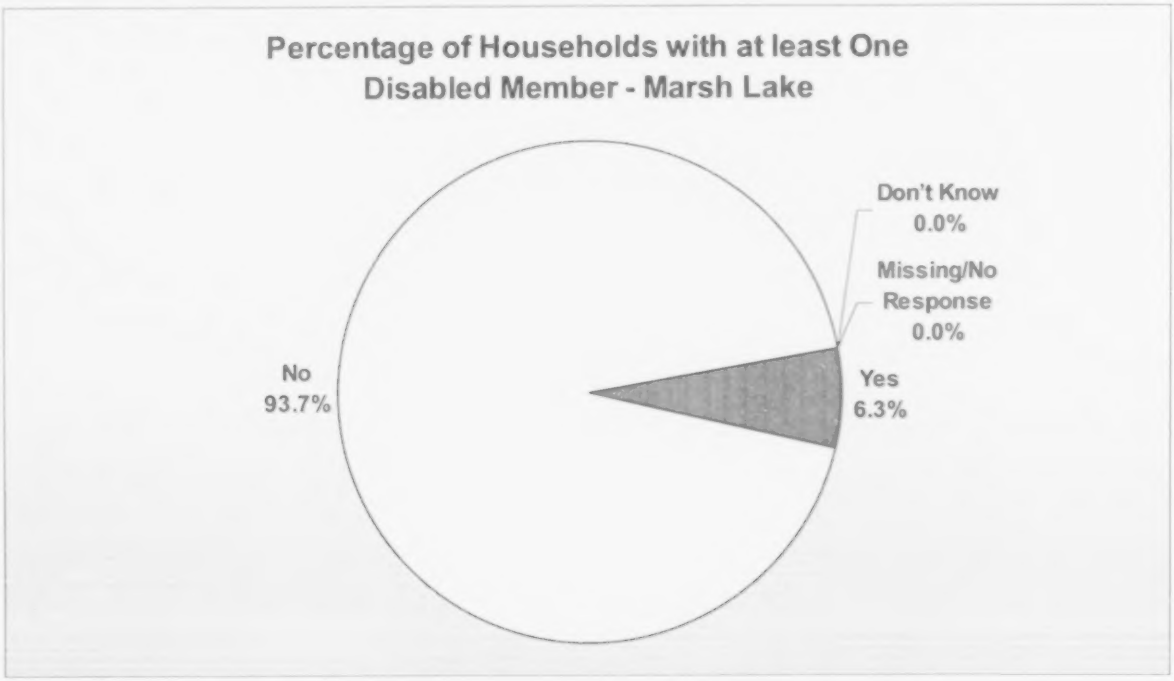

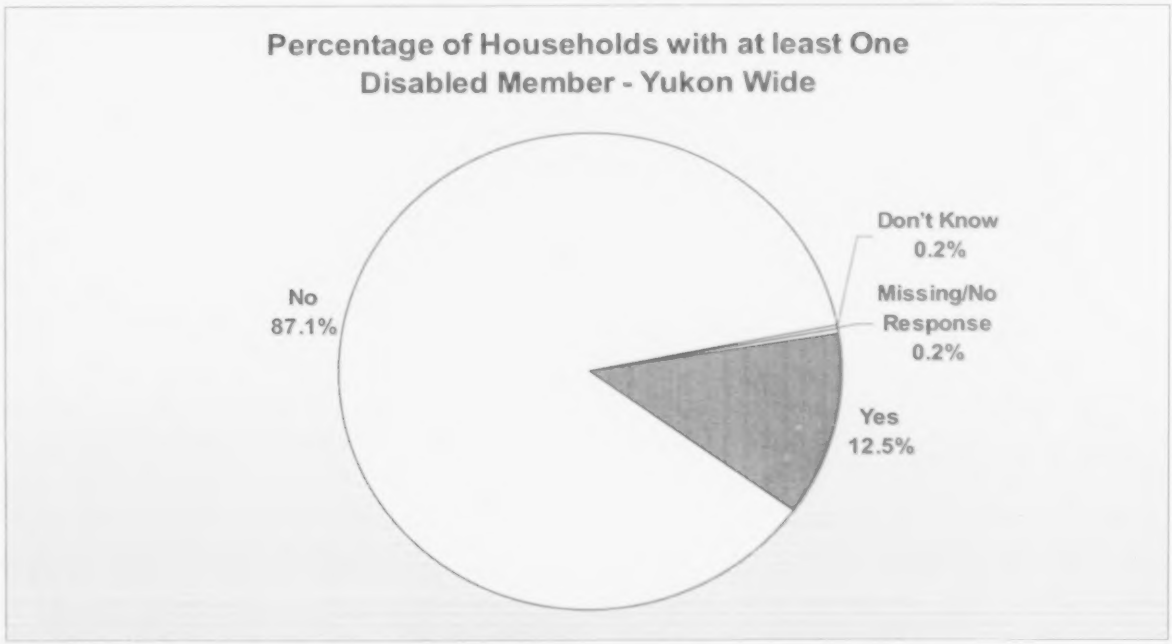

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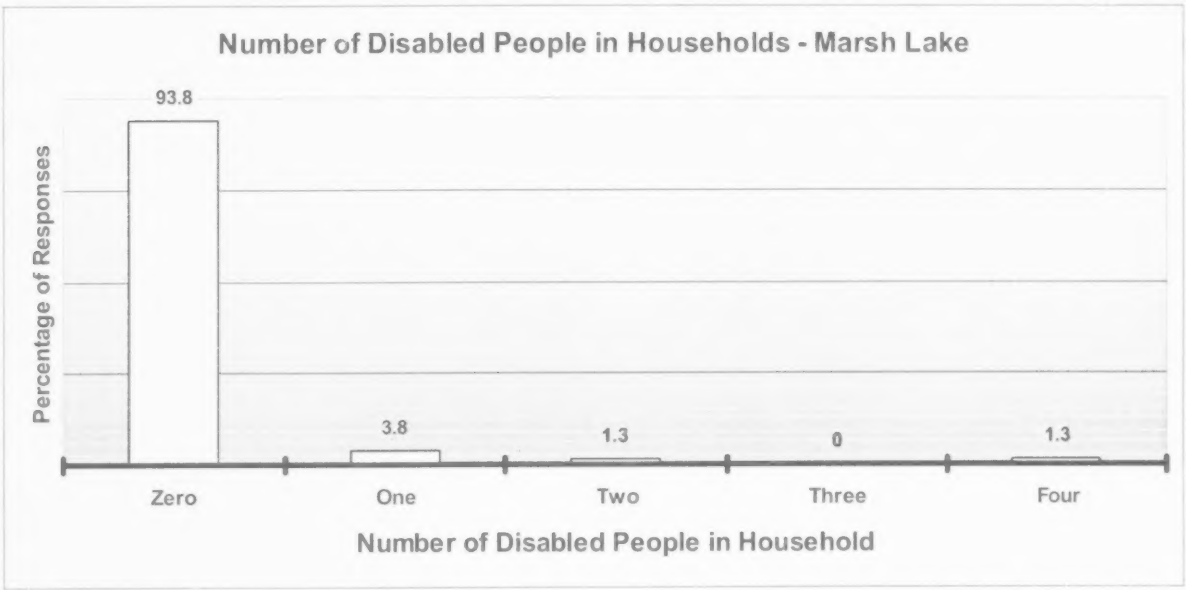

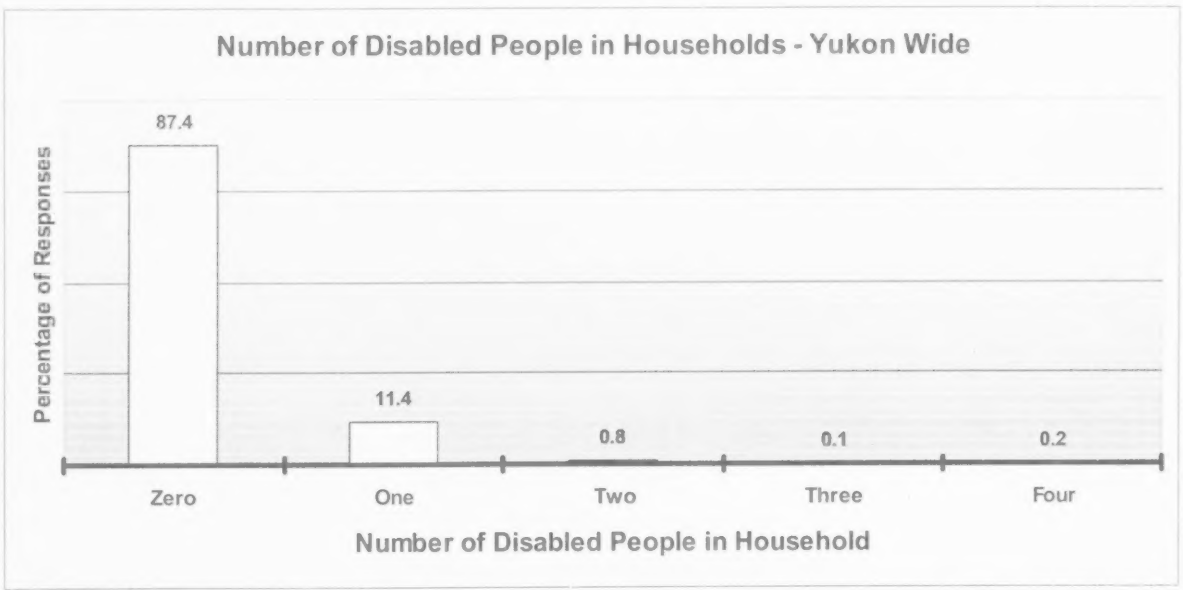

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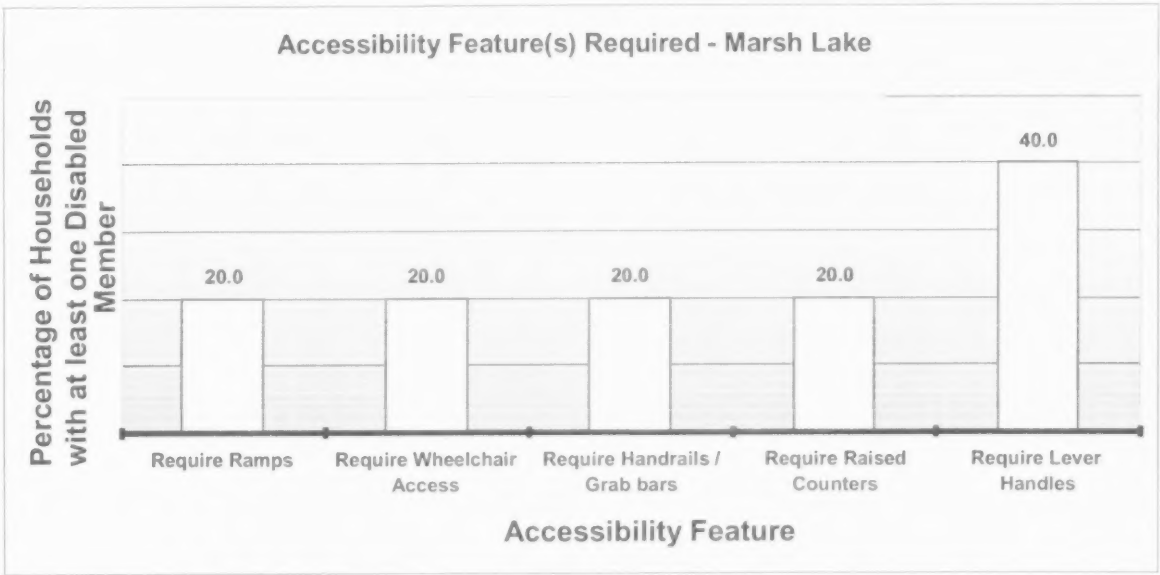
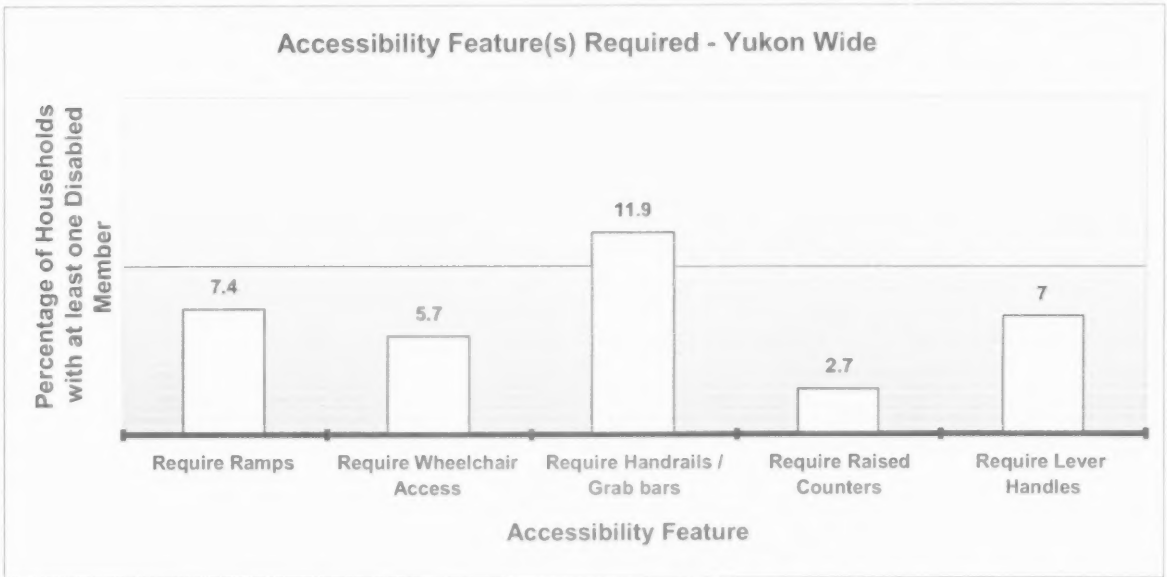
These bar charts illustrate the kinds of features required by households with at least one disabled person.





HIGHLIGHTS

- Marsh Lake percentages are significantly higher than the Yukon wide percentages. Marsh Lake households are generally less well equipped than Yukon households.
- The need for all accessibility features is high. It is particularly high for lever handles at 40 percent.
- Percentages can be misleading. Remember that the total number of households with disabled people in Marsh Lake is low.

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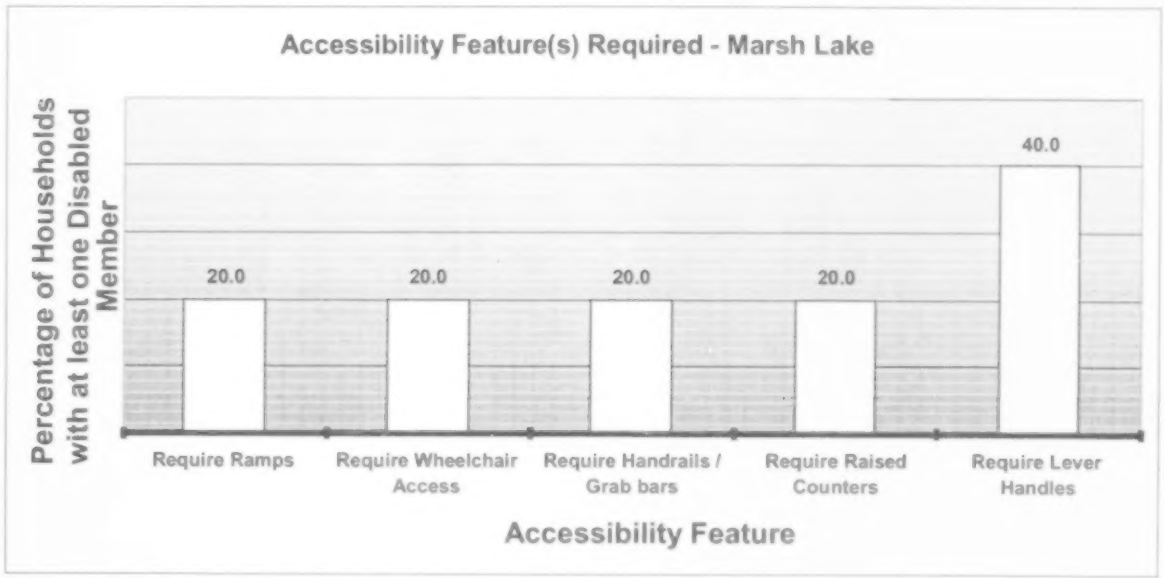

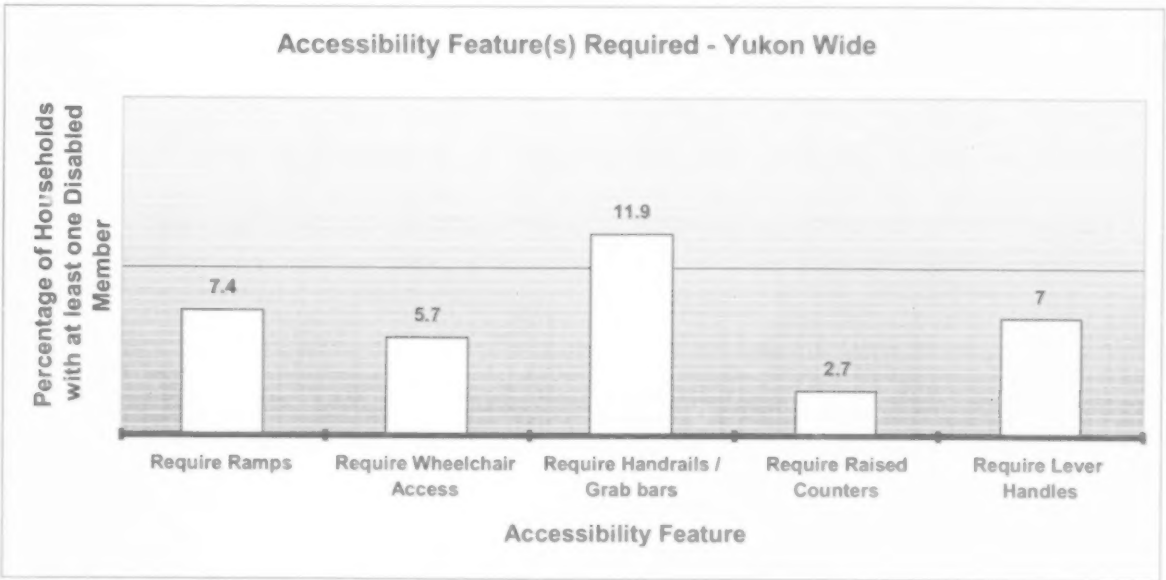

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- Percentages can be misleading. Remember that the total number of households with disabled people in Marsh Lake is low.

4 ACCESS TO HOME OWNERSHIP

This category of information helps us to determine why renters have chosen to remain renters rather than buying a dwelling.

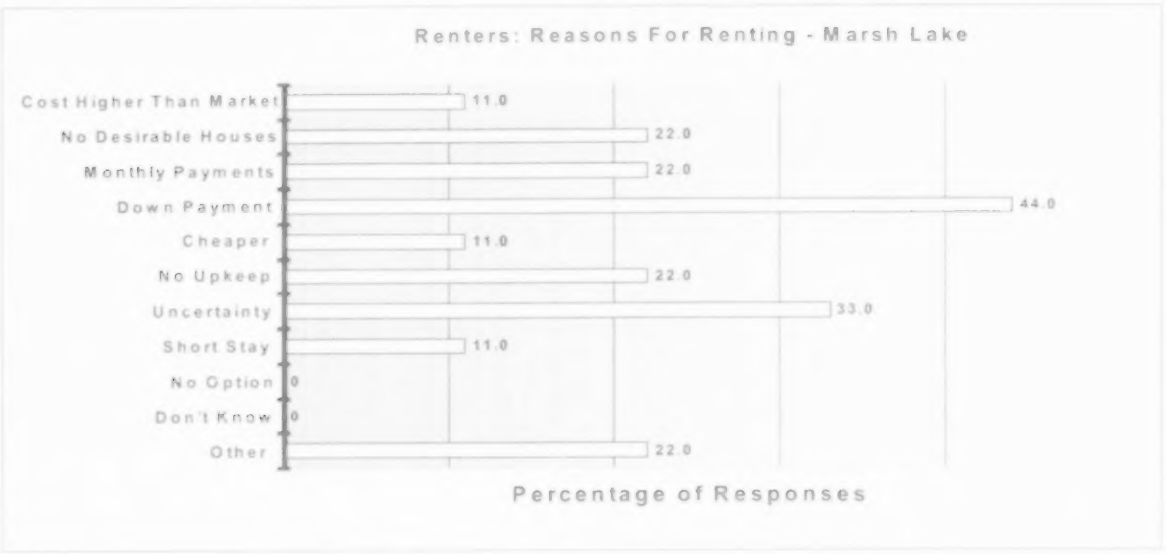
4.1 RENTERS

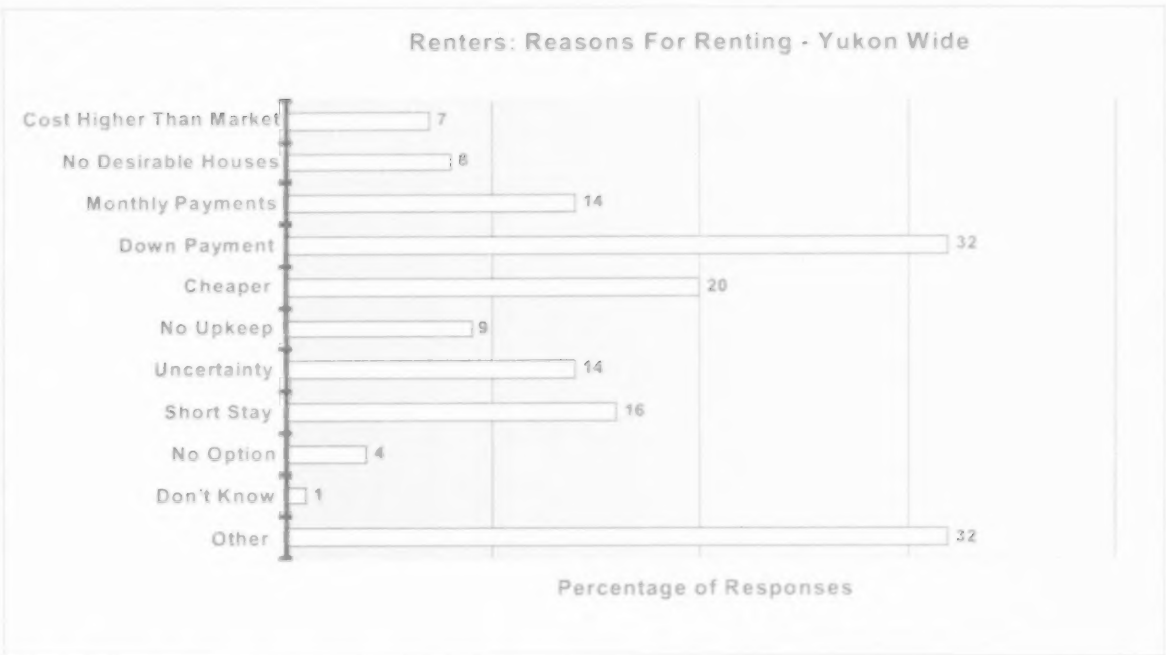
The next sub-theme shows the responses of renters when asked, "Why have you chosen to rent rather than purchase housing?"

⇒ RENTERS REASONS FOR RENTING.

4.1.1 RENTERS REASONS FOR RENTING

These bar charts show the responses of renters.





HIGHLIGHTS

- Aside from the unspecified "Other" answer, no desirable houses at 22 percent, monthly payments at 22 percent, down payment at 44 percent, no upkeep at 22 percent, and uncertainty at 33 percent were the most common answers.
- "Other" includes reasons not captured in another category.

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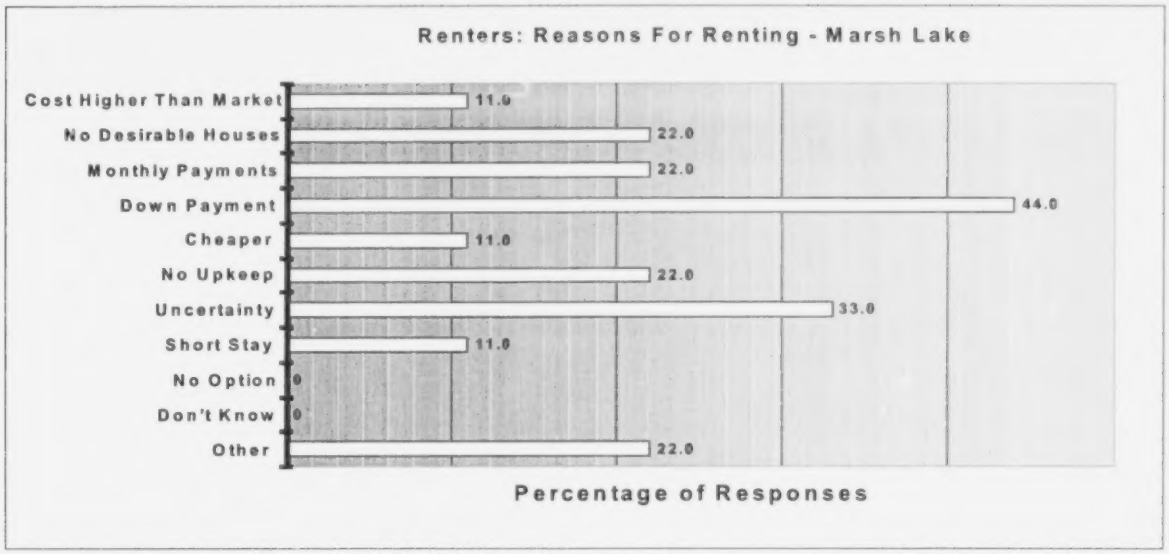

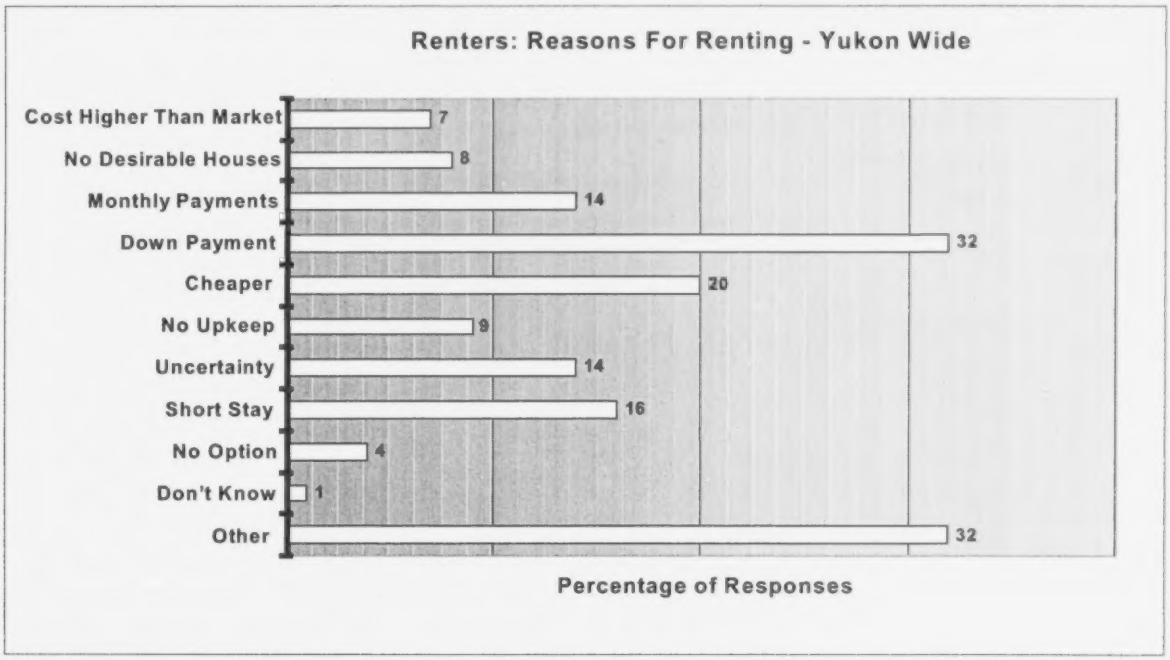

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5 SENIORS AND ELDERS NEEDS

The last set of housing quality indicators this study covers is the housing needs of seniors and elders. The study of the appropriateness of, and the need for adaptations in seniors and elders housing is essentially a sub-study of "Dwelling Suitability". However, because of our aging population, it has become increasingly important to understand the housing needs of this sub-group of the population. We have made a particular effort in this study to understand current, and probable future needs of this group. Again, in order to understand the importance of this, the number of households must be determined.

5.1 HOUSEHOLD TYPE

The following charts show the percentages of various types of households in the population. They also illustrate a range of housing quality indicators associated with the three kinds of households:

- *Senior Household:* refers to a household in which all members are 55 years of age and over.
- *Mixed Senior Household:* refers to a household in which there is at least one member 55 years of age and over, and at least one member less than 55 years.
- *Non-Senior Household*: refers to a household in which there are no members over the age of 55.

The next six sub-themes address household types:

⇒ HOUSEHOLD TYPE BREAKDOWN,

⇒ HOUSEHOLD TYPE VERSUS REPAIR NEED,

⇒ HOUSEHOLD TYPE VERSUS BASIC HOUSEHOLD FACILITIES,

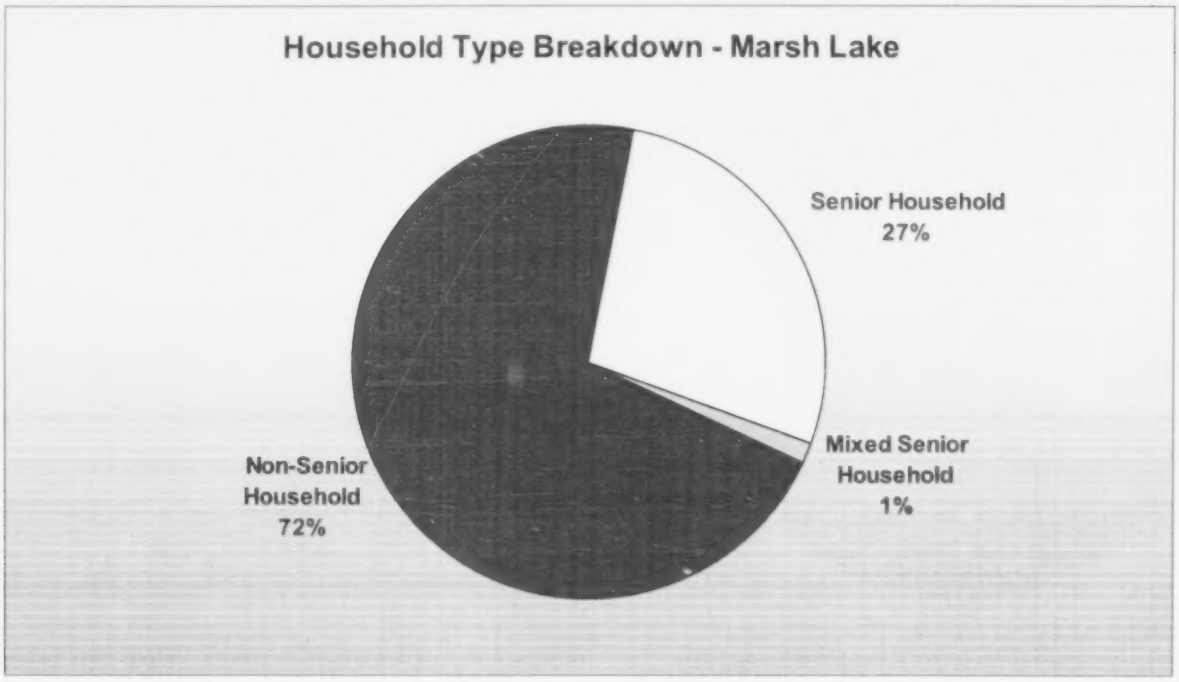
⇒ DWELLING AFFORDABILITY FOR HOUSEHOLD TYPE,

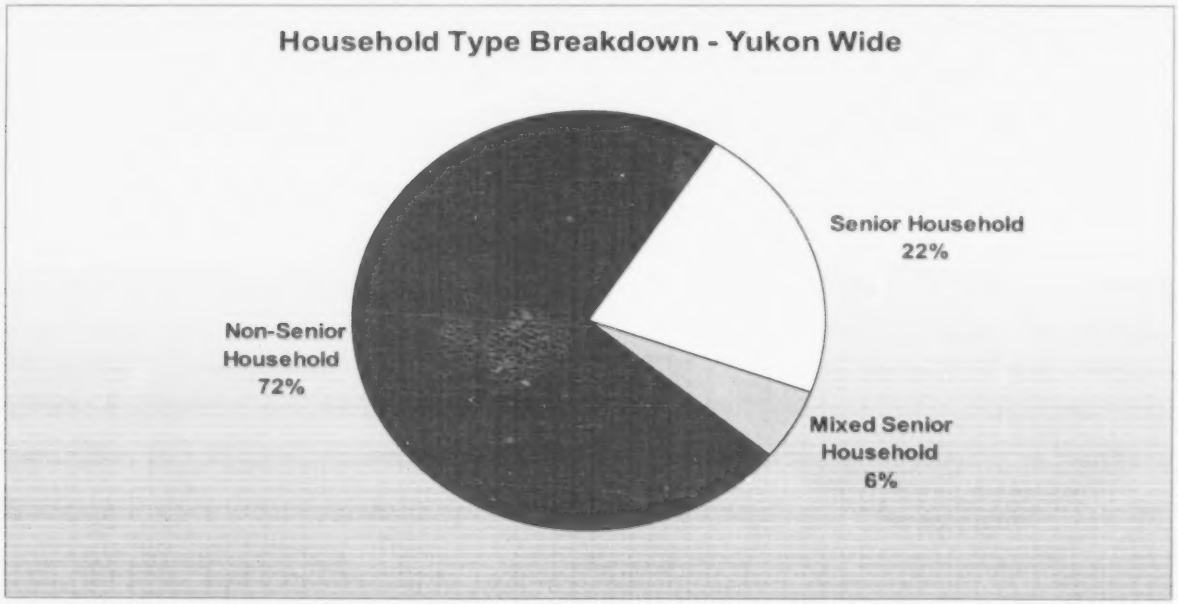
⇒ DWELLING MANAGEABILITY FOR A SENIOR,

⇒ PROBLEMS THAT A SENIOR WOULD HAVE LIVING IN THIS DWELLING.

5.1.1 HOUSEHOLD TYPE BREAKDOWN

The following pie charts show household type breakdown:



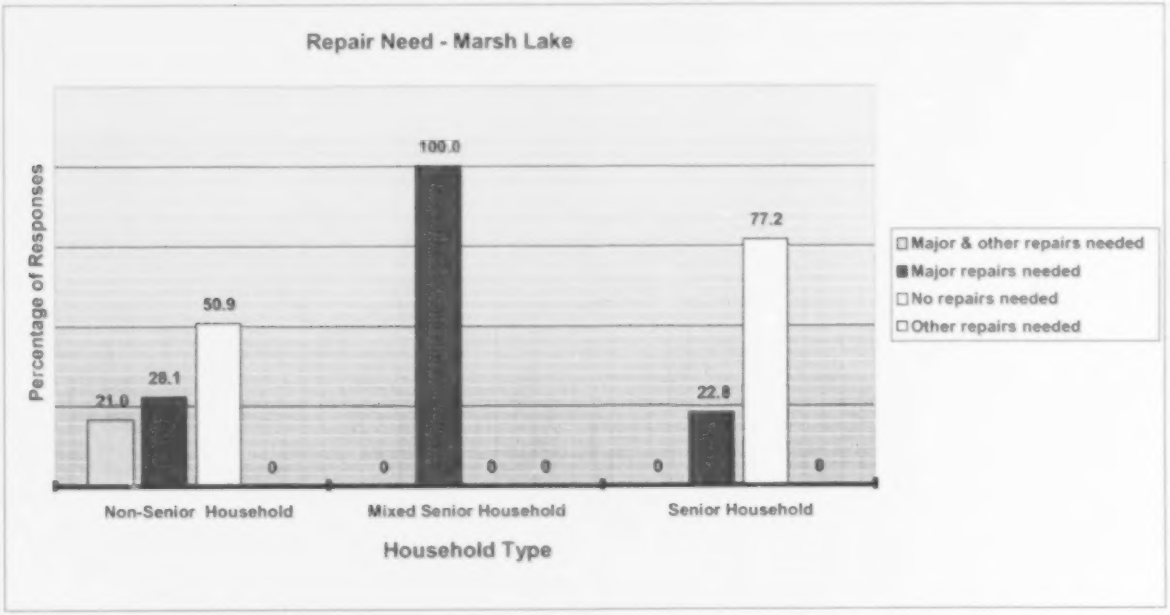


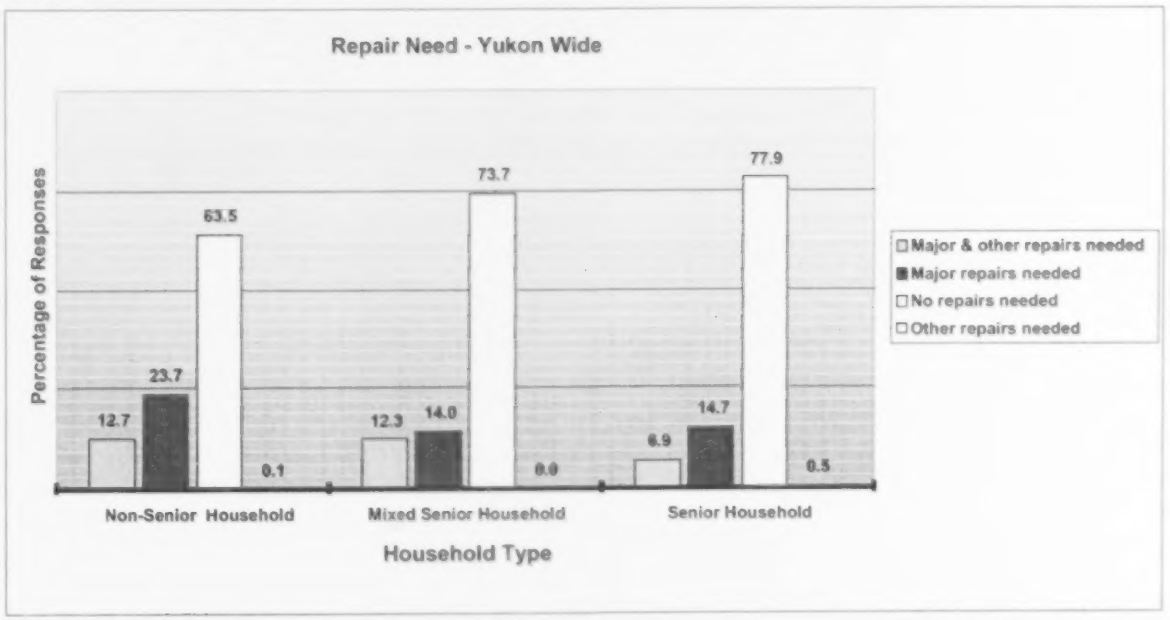
HIGHLIGHTS

- Senior households represent 27 percent of all households in Marsh Lake.
- Mixed senior households represent 1 percent.
- 28 percent of all Marsh Lake households have at least one senior member.

5.1.2 HOUSEHOLD TYPE VERSUS REPAIR NEED

These bar charts are included to show the kinds of households that are in need of repair.



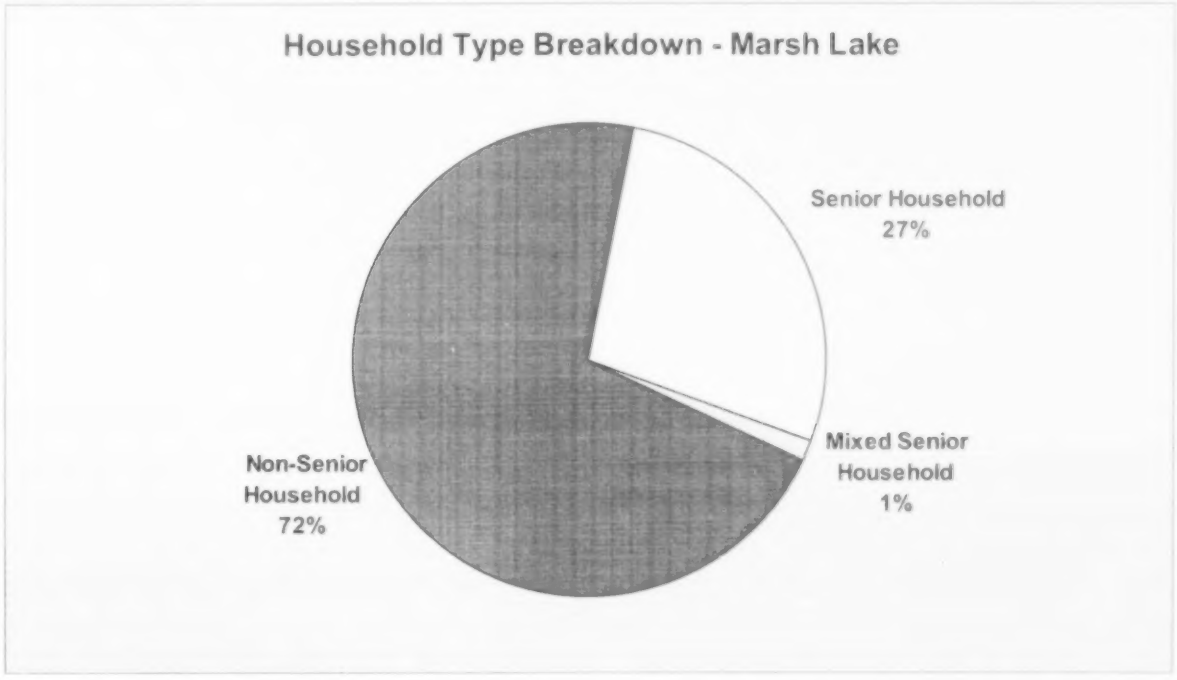


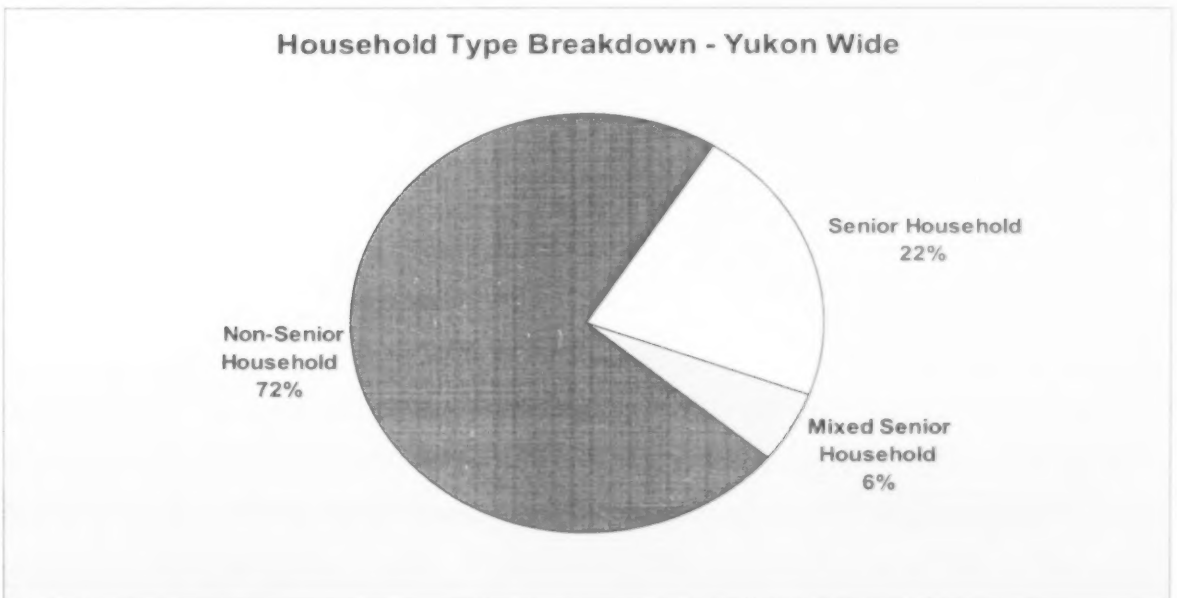
HIGHLIGHTS

- The need for major repairs remains very significant in all three types of households.
- 22.8 percent of senior households require major repairs to their dwellings.
- 100 percent of mixed senior households require major repairs to their dwellings. This represents one household.

5.1.1 HOUSEHOLD TYPE BREAKDOWN

The following pie charts show household type breakdown:





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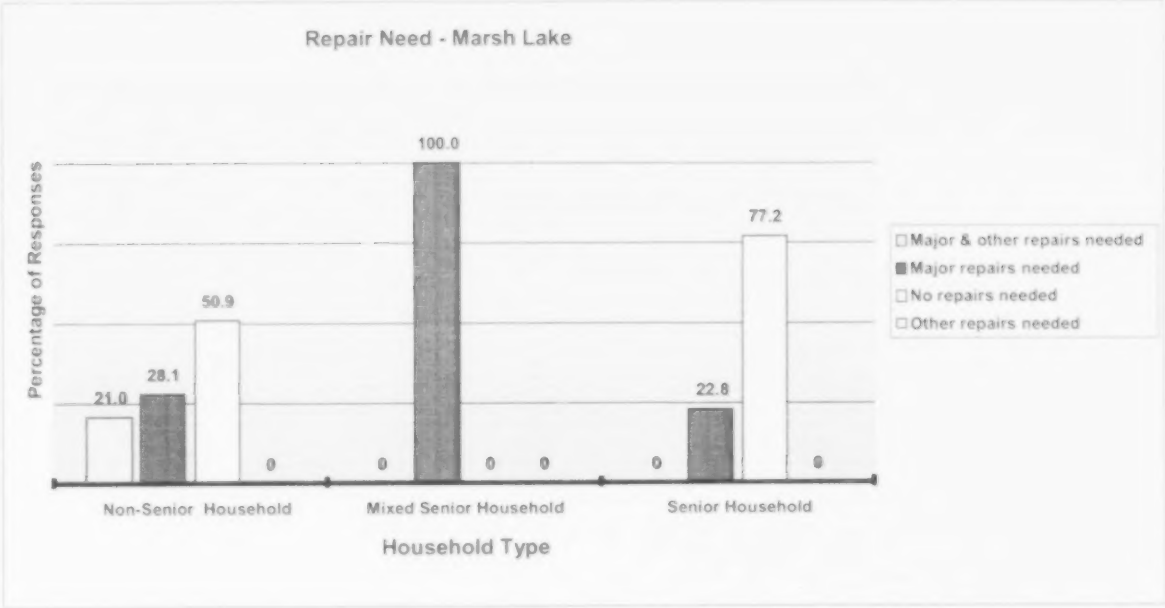
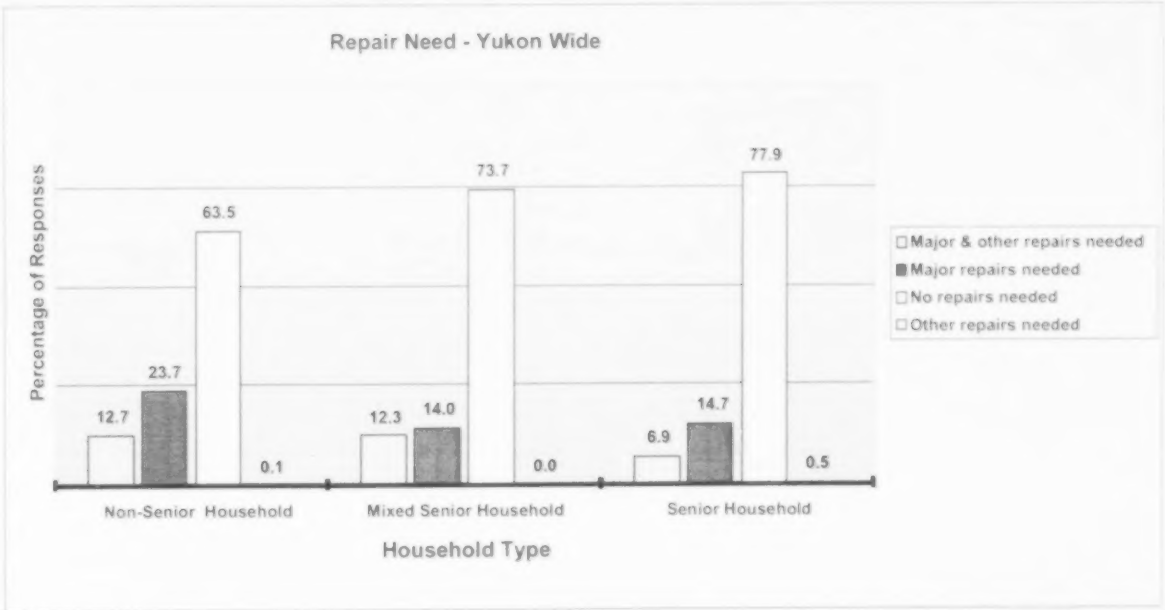


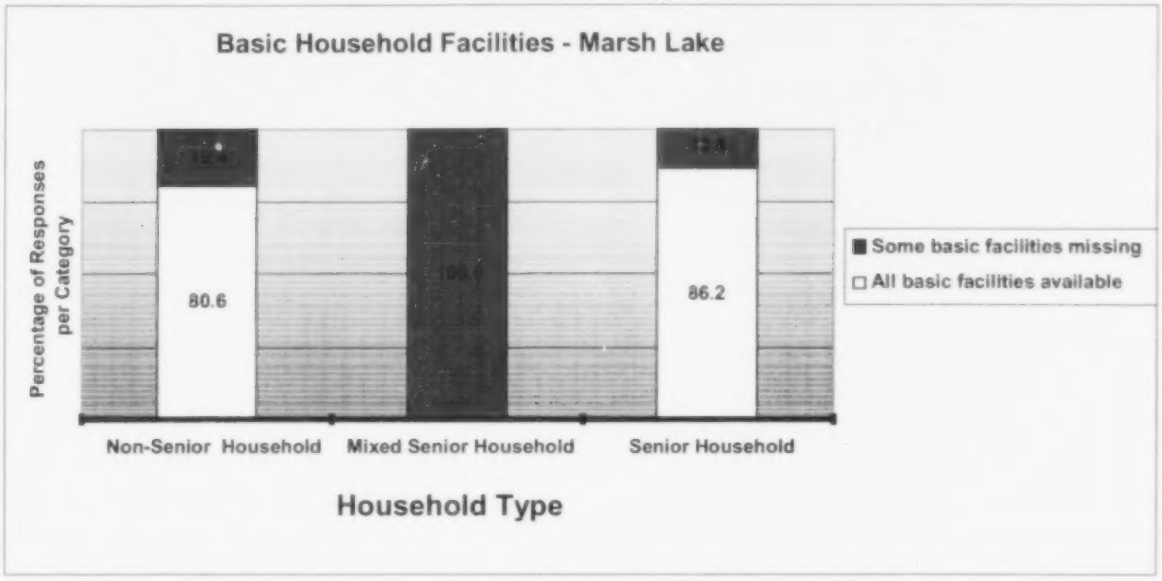


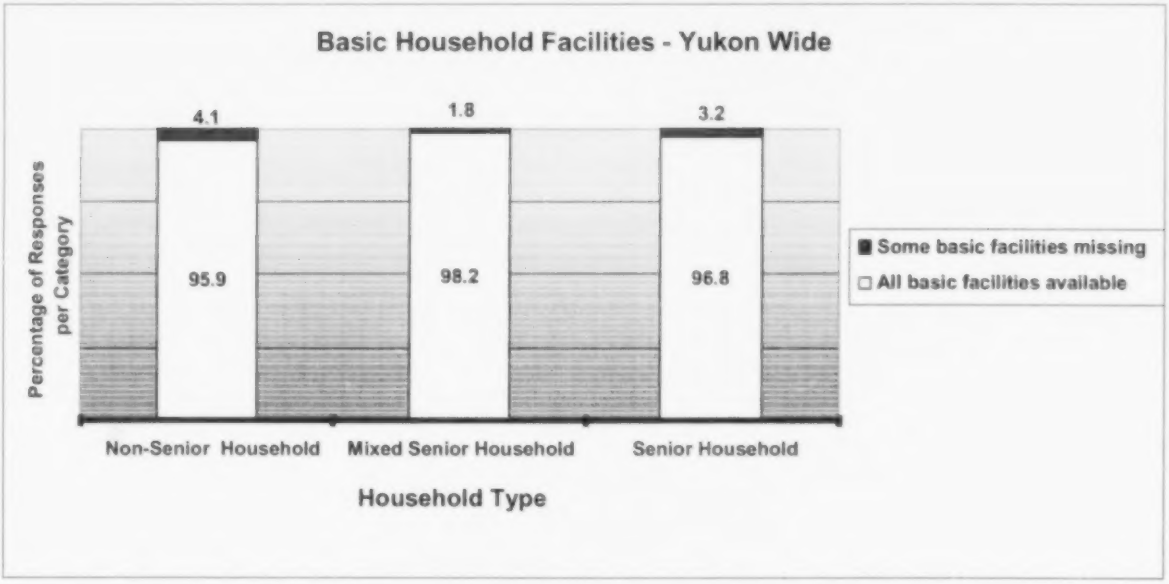
HIGHLIGHTS

- The need for major repairs remains very significant in all three types of households.
- 22.8 percent of senior households require major repairs to their dwellings.
- 100 percent of mixed senior households require major repairs to their dwellings. This represents one household.

5.1.3 HOUSEHOLD TYPE VERSUS BASIC HOUSEHOLD FACILITIES

These bar charts compare the type of households with basic facilities.



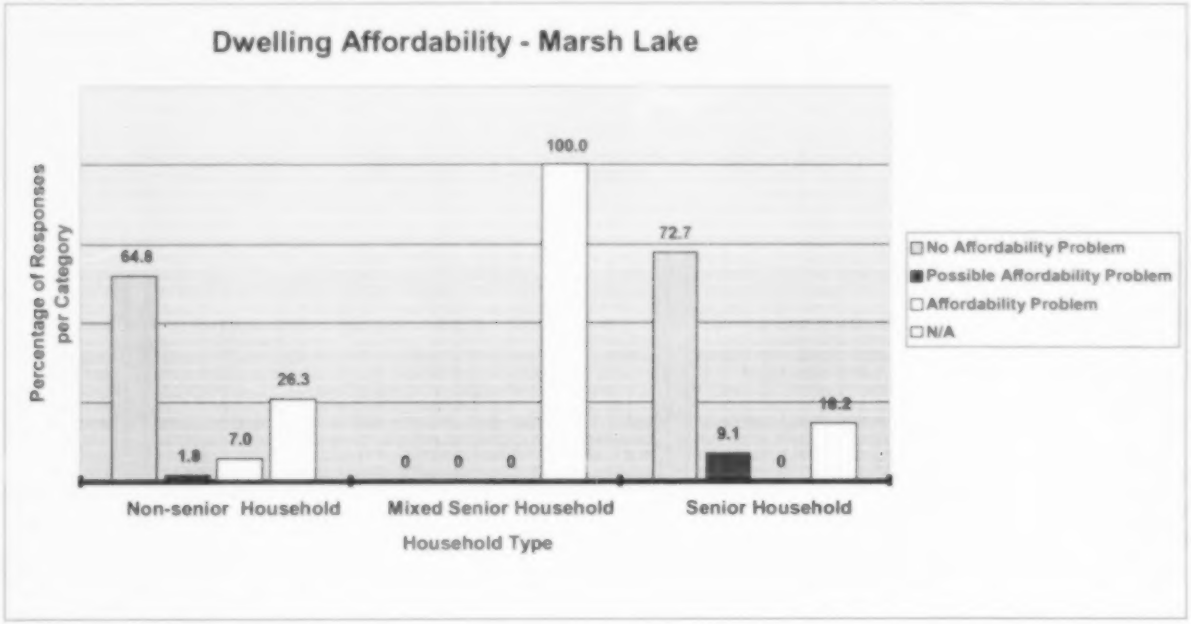


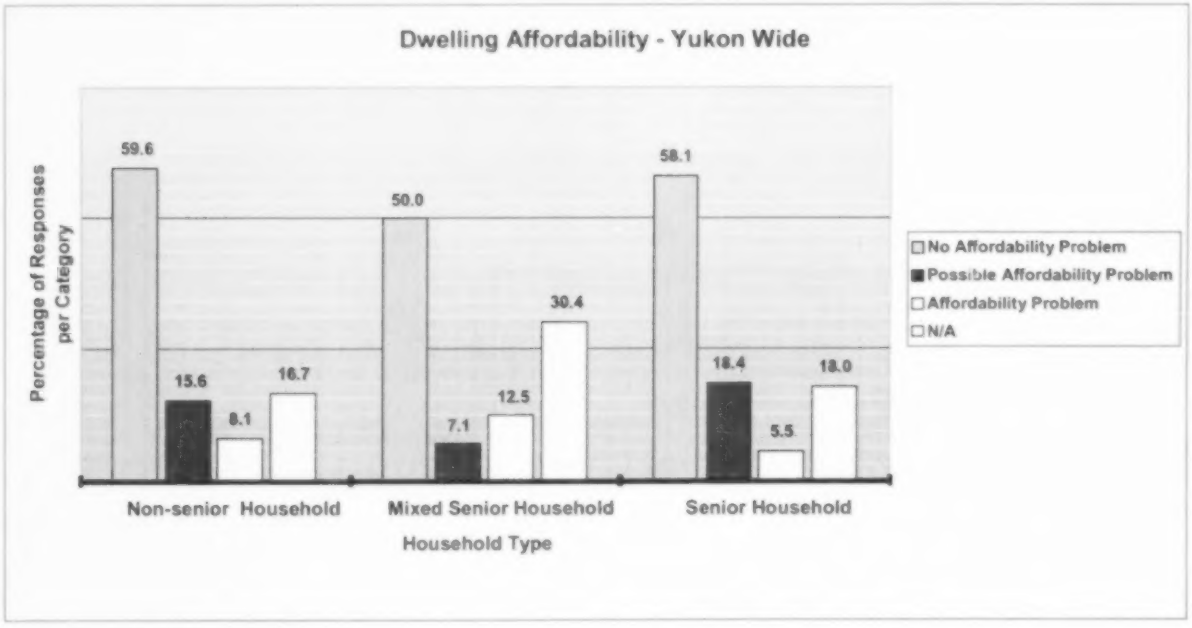
HIGHLIGHTS

- In Marsh Lake, basic facilities are lacking in a large percentage of households.
- 100 percent mixed senior households surveyed have some basic facilities missing. This represents one household.
- 13.8 percent of senior households have some basic facilities missing.

5.1.4 DWELLING AFFORDABILITY FOR HOUSEHOLD TYPE

These bar charts compare the dwelling affordability for the kinds of households.





HIGHLIGHTS

- Non-senior households are the only group that shows an affordability problem.
- 100 percent mixed senior households surveyed indicated that affordability was not applicable in their situation. This represents one household.
- 9.1 percent of senior households show a possible affordability problem.

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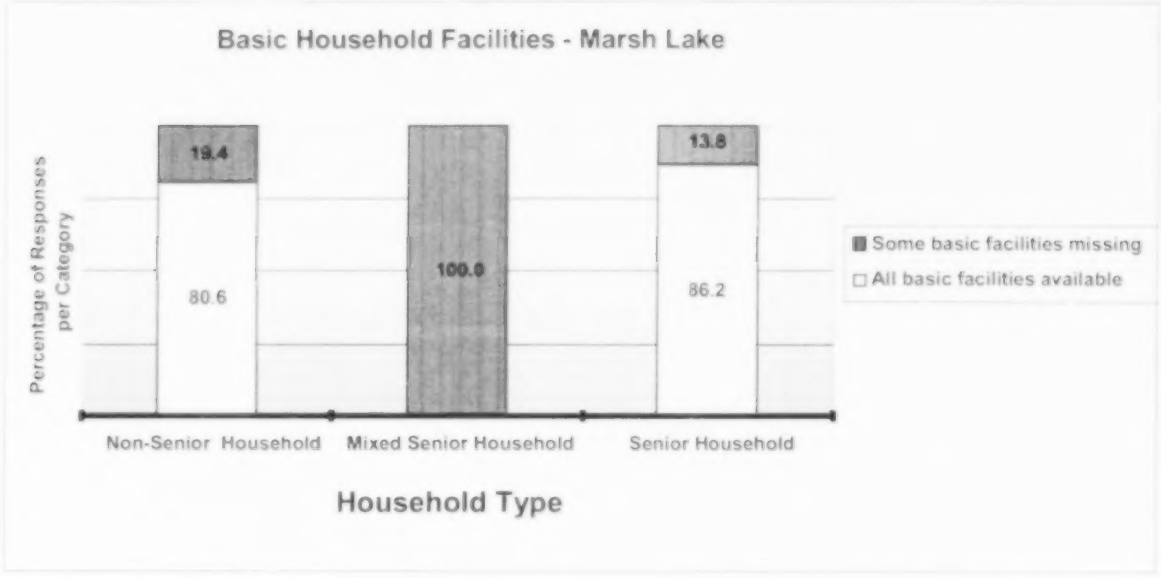

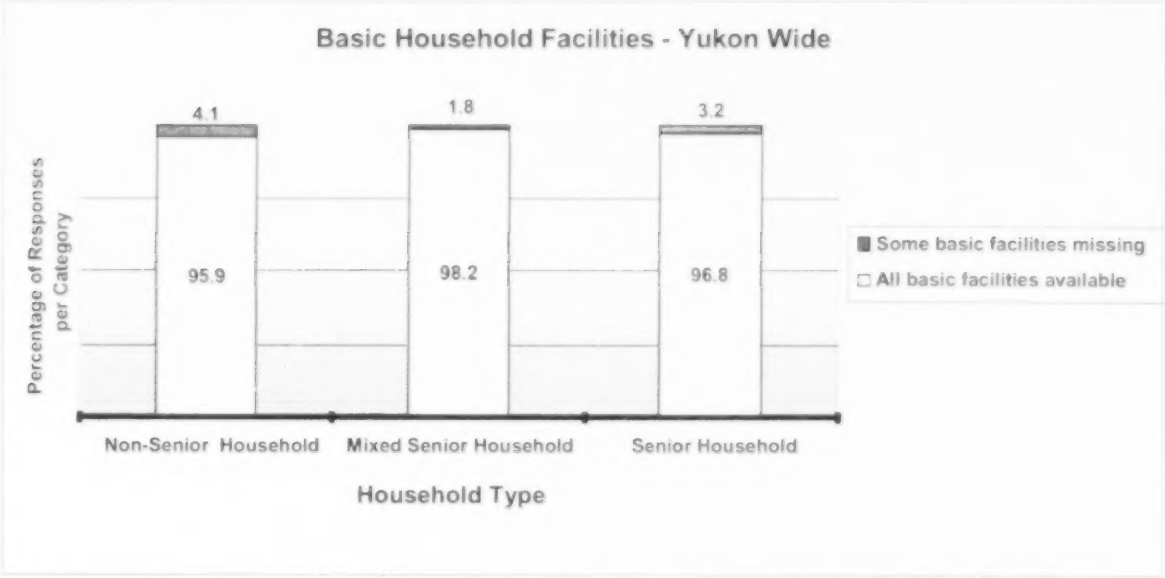

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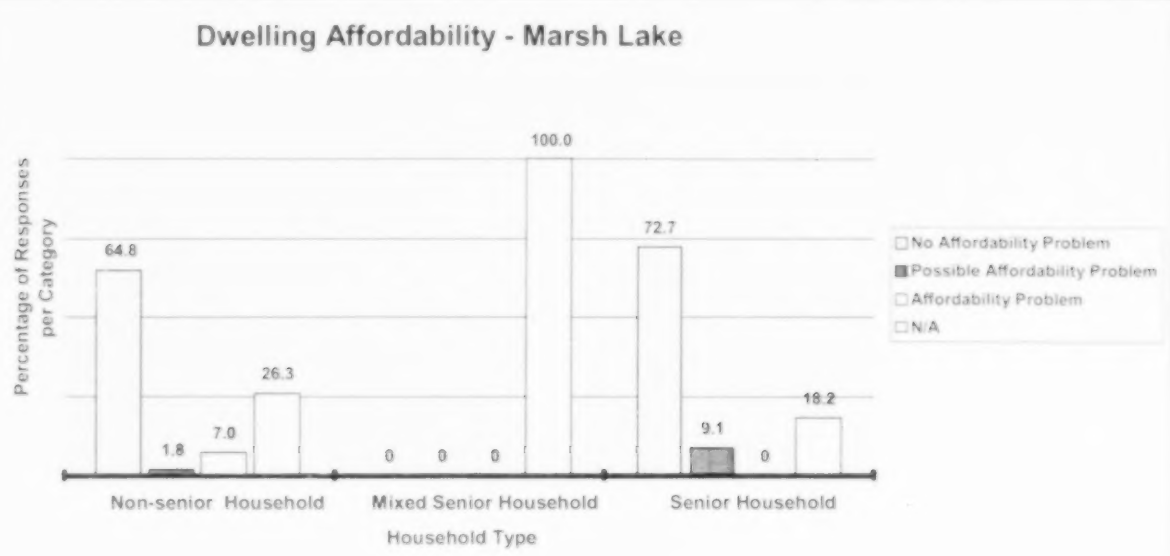

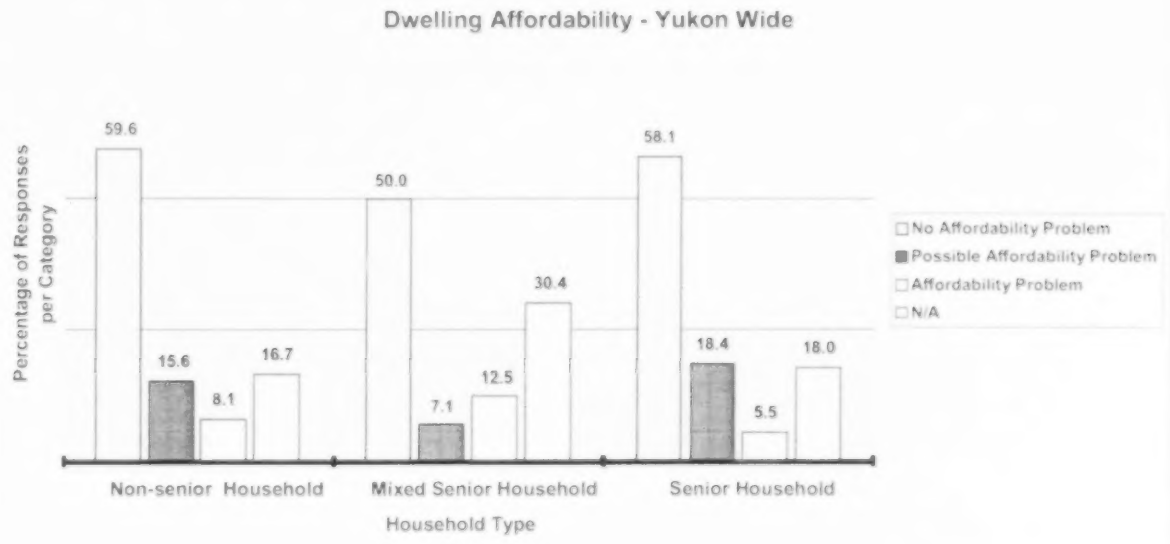

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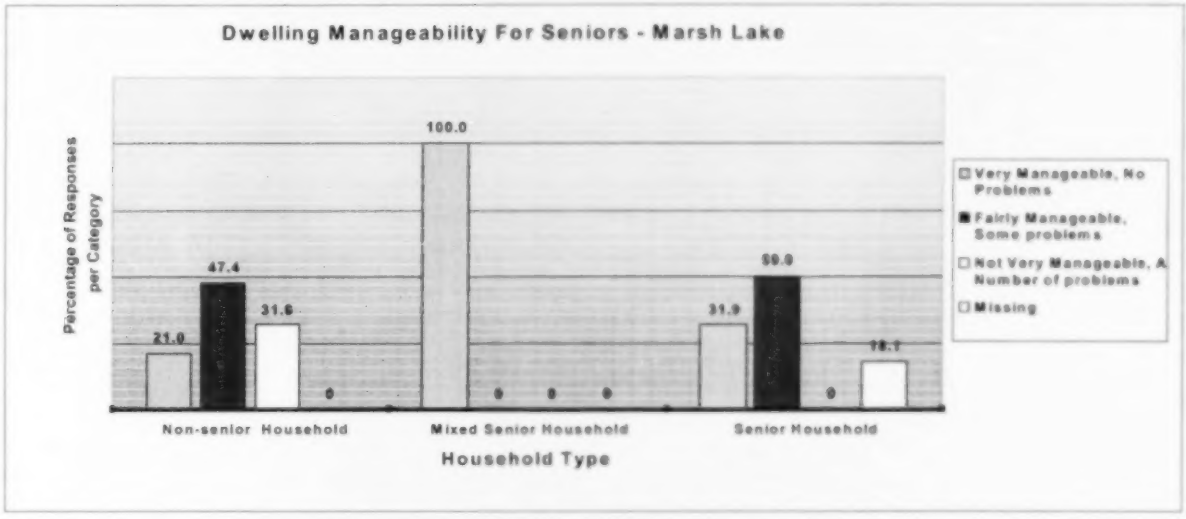
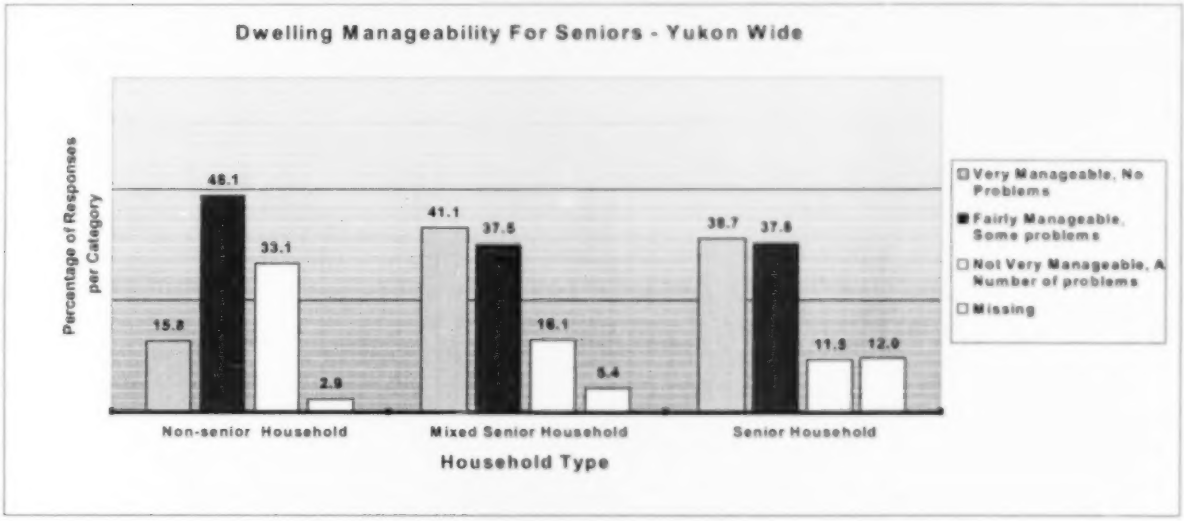
5.1.5 DWELLING MANAGEABILITY FOR A SENIOR

These bar charts show the responses from the three different types of households. The question asked is, "How manageable would this dwelling be for a senior?"



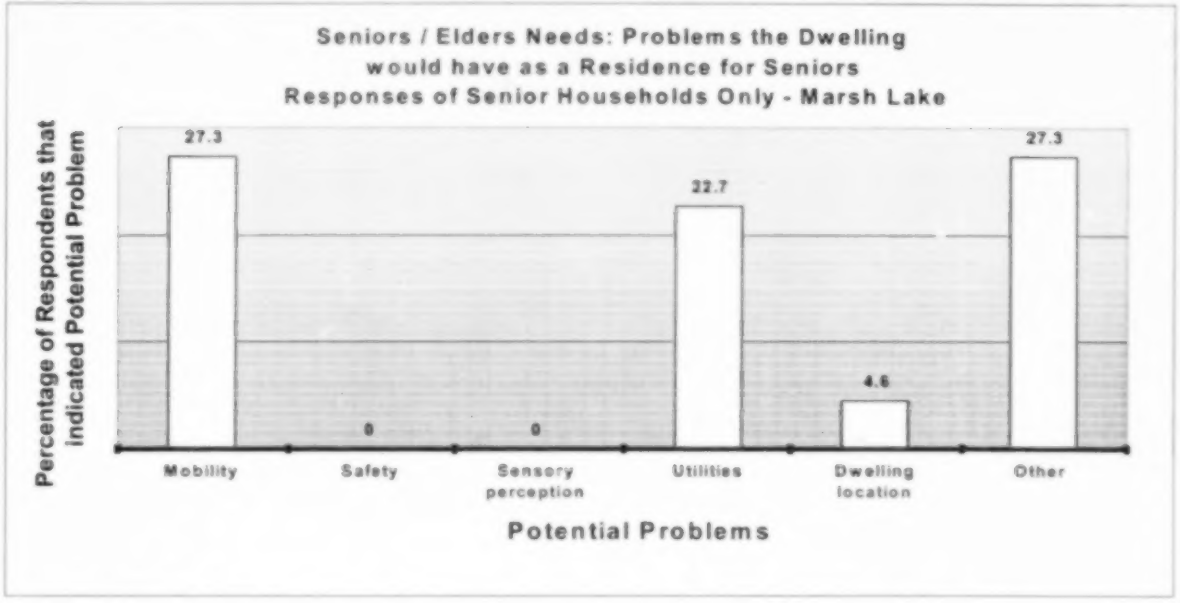


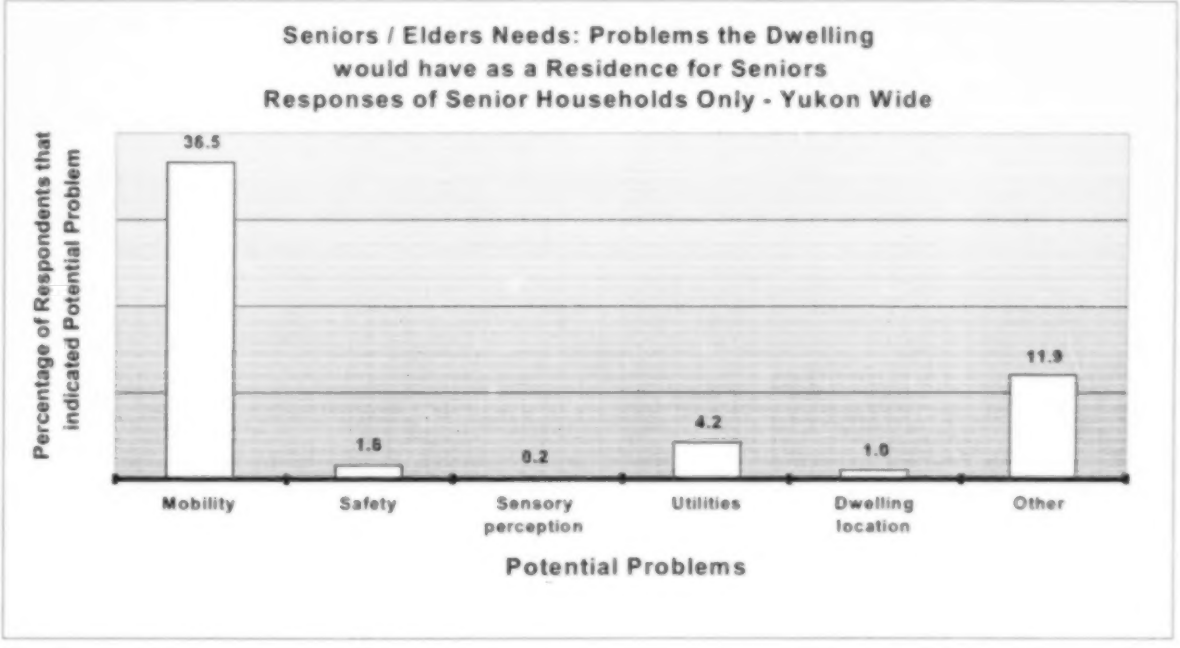
HIGHLIGHTS

- In Marsh Lake, 21 percent of non-senior households say their homes would be manageable for a senior. 47.4 percent say there may be some problems. 31.6 percent say their homes would not be manageable.
- 100 percent of mixed senior households say their dwellings would be manageable for a senior. This represents one household.
- 31.9 percent of senior households say their homes would be manageable for a senior. 50 percent of senior households say there may be some problems with their dwellings for seniors.

5.1.6 PROBLEMS THAT A SENIOR WOULD HAVE LIVING IN THIS DWELLING

These are the responses of senior households only.





HIGHLIGHTS

- Other than the non-specific "Other" response, mobility at 27.3 percent and utilities at 22.7 percent were the primary dwelling manageability problem for seniors in their homes.
- "Utilities" refers to potential problems resulting from using and maintaining such things as light, power or water.

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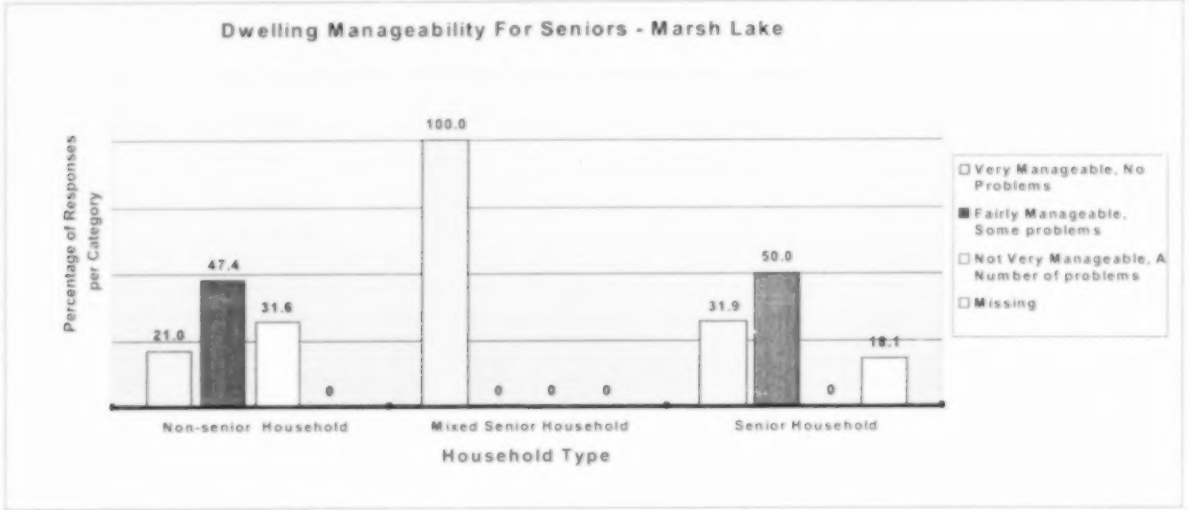

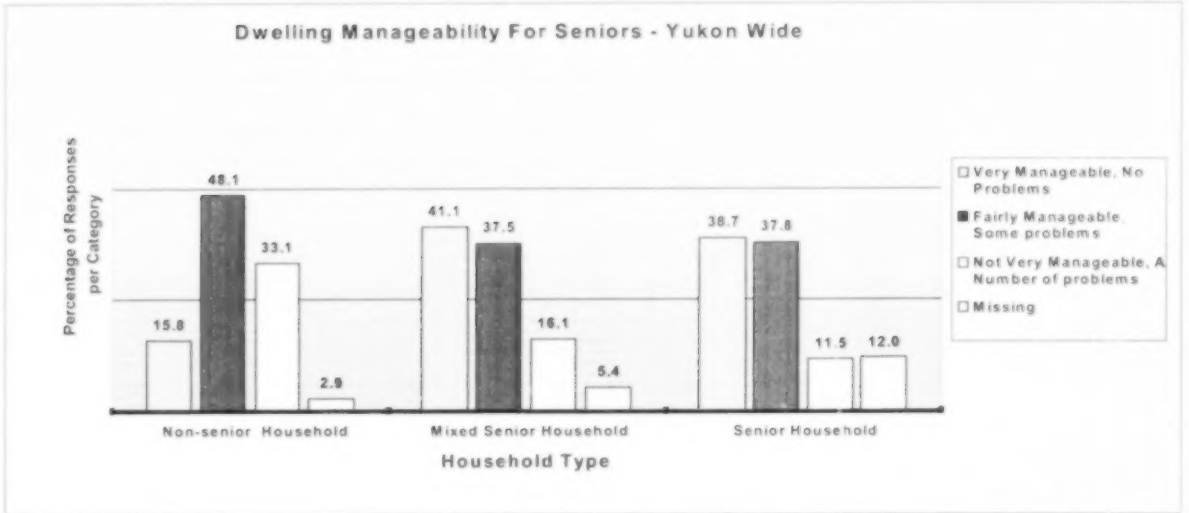

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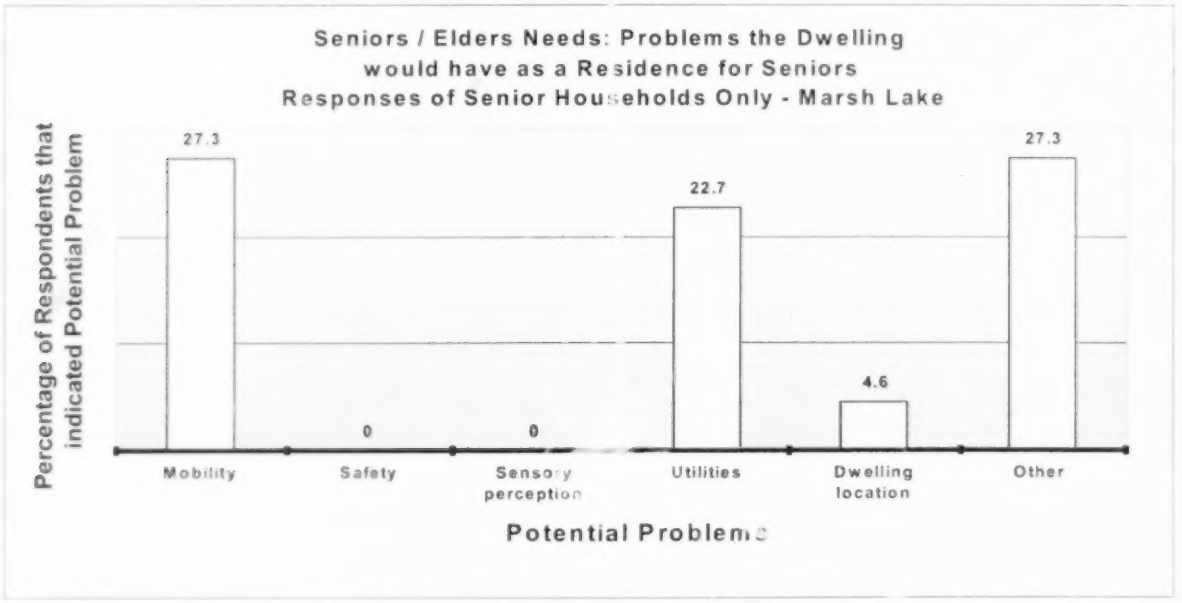

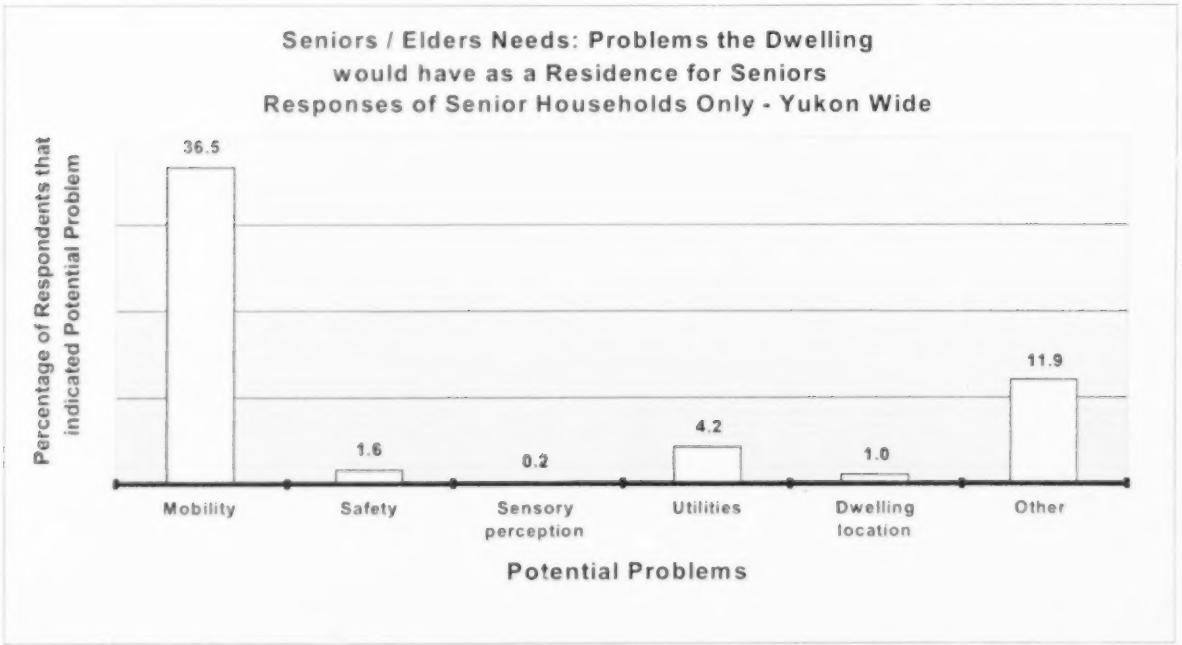

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